



Public Disclosure

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Community Reinvestment Act Performance Evaluation

NationsBank, N.A.
Charter Number: 14448
101 South Tryon Street
Charlotte, NC 28255

Office of the Comptroller of the Currency
Large Bank Supervision
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Washington, D.C. 20219

NOTE: This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the

federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

Definitions and Common Abbreviations	3-4
Description of the Institution/Mergers and Acquisitions	5-6
Description of the Evaluation Process	7-9
General Information and Overall CRA Rating	10
Summary of Multistate Metropolitan Area and State Ratings	11
Executive Summary	12-17
Franchise Tables	18-23
 Multistate Metropolitan Area and State Ratings	
C Augusta-Aiken (GA-SC)	24-28
C Charlotte-Gastonia-Rock Hill (NC-SC)	29-33
C Johnson City-Kingsport-Bristol (TN-VA)	34-37
C Kansas City (MO-KS)	38-42
C St. Louis (MO-IL)	43-47
C Washington (DC-MD-VA)	48-52
C Arkansas	53-60
C Florida	61-69
C Georgia	70-78
C Illinois	79-84
C Iowa	85-91
C Kansas	92-98
C Maryland	99-103
C Missouri	104-111
C New Mexico	112-118
C North Carolina	119-126
C Oklahoma	127-133
C South Carolina	134-140
C Tennessee	141-148
C Texas	149-160
C Virginia	161-166

Appendix

Appendix A: Scope of Evaluation	A-2-7
Appendix B: Component Test / Composite Ratings Chart	A-8
Appendix C: Tables of Performance Data	A-9-11
C Multistate Metropolitan Areas	A-12-24
C Arkansas	A-25-37
C Florida	A-38-63
C Georgia	A-64-76
C Illinois	A-77-89
C Iowa	A-90-102
C Kansas	A-103-115
C Maryland	A-116-128
C Missouri	A-129-141
C New Mexico	A-142-154
C North Carolina	A-155-167
C Oklahoma	A-168-180
C South Carolina	A-181-193
C Tennessee	A-194-206
C Texas	A-207-233
C Virginia	A-234-246

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this Performance Evaluation. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate - Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if both companies are directly or indirectly controlled by the same company. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Banking Presence - Bank deposits held within an assessment area relative to total deposits held within a rating area.

Block Numbering Area (BNA) - Statistical subdivisions of counties in which census tracts have not been established. BNAs have been established by the United States Census Bureau in conjunction with state agencies.

Census Tract (CT) - Small, locally defined statistical areas within metropolitan areas. These areas are determined by the United States Census Bureau in an attempt to group homogenous populations. A CT has defined boundaries per ten year census and an average population of 4,000.

Community Development (CD) - Affordable 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 13 CFR 121.802(a)(2) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Community Reinvestment Act (CRA) - The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Full-Scope Review - Performance under the Lending, Investment and Service Tests is analyzed considering fully developed performance context, quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution) and qualitative factors (e.g., innovation, complexity).

Franchise MSAs or State - Includes all markets in which NationsBank has a banking presence.

Geography - A census tract or a block numbering area delineated by the United States 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 (MSA) to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, and the disposition of the application (e.g., approved, denied, withdrawn).

Limited-Scope Review - Performance under the Lending, Investment and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution).

Low-Income - Income levels that are less than 50% of the MFI.

Median Family Income (MFI) - The median income determined by the United States Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Statistical Area (MSA) - Area defined by the Director of the United States Office of Management and Budget. MSAs consist of one or more counties, including large population centers and nearby communities that have a high degree of interaction.

Middle-Income - Income levels that are at least 80% and less than 120% of the MFI.

Moderate-Income - Income levels that are at least 50% and less than 80% of the MFI.

Small Business/Small Farm - A business or farm that has \$1 million or less in gross annual revenues.

Small Business Loans - Loans with original amounts of \$1 million or less that are: (1) secured by nonfarm nonresidential properties; or (2) commercial and industrial loans to U.S. addresses.

Small Farm Loans - Loans with original amounts of \$500 thousand or less that are: (1) secured by farmland; or (2) to finance agricultural production and other loans to farmers.

Upper-Income - Income levels that are 120% or more of the MFI.

Description of the Institution/Mergers and Acquisitions

Description of the Institution

NationsBank is a full-service interstate bank which operates in 15 states and the District of Columbia. The bank is a subsidiary of Bank of America Corporation with previous ownership held by NationsBank Corporation. While headquartered in Charlotte, North Carolina, the bank has established 2,492 banking offices and 5,596 automated teller machines (ATMs). NationsBank Internet services also allow for nationwide banking activity. The bank offers a varied range of products and services directly, or indirectly through affiliates. As of year-end 1997, the bank has total assets of approximately \$270 billion.

The lending and community investment activity of bank subsidiaries and several affiliates were considered when evaluating CRA performance during the two-year period of 1996 and 1997. For purposes of this evaluation, we considered affiliate Home Mortgage Disclosure Act (HMDA) lending activities that occurred within the bank's defined assessment areas. In addition, we considered the community development lending and investment activity by other subsidiaries and affiliates. The Appendix includes information on the affiliates, products, and the assessment areas reviewed during this evaluation.

NationsBank did not face any major legal or financial impediments which would hamper its ability to help meet the credit needs of its community. A major focus of NationsBank is on community development initiatives, particularly in its role as a developer through its Community Development Corporations.

The last CRA evaluation of NationsBank is dated 1995. That evaluation is based upon assessment factor analysis guided by previous provisions of the CRA regulation. As a result, it does not include an evaluation of performance under the provisions outlined by the Reigle-Neal Interstate Banking and Branching Efficiency Act of 1994. The scope of that evaluation included geographies in the District of Columbia and in the states of Delaware, Florida, Georgia, Kentucky, Maryland, North Carolina, South Carolina, Tennessee, Texas, and Virginia.

Mergers and Acquisitions

NationsBank experienced some merger, acquisition and disposition activity during the evaluation period. Some of that activity impacts the operations reviewed and thus the scope of the evaluation. In 1997, NationsBank Corporation sold a number

of banking offices acquired as a result of its acquisition of Boatmen's Bancshares, Inc. (Boatmen's). The Corporation entered agreements to sell two of its bank subsidiaries, Superior Federal Bank (a federal savings bank headquartered in Fort Smith, Arkansas) and NationsBank of Kentucky, N.A. Since both sale transactions materialized during the period, the activities of these two affiliates were not considered in this Evaluation. Two mergers are not considered in this evaluation since they transpired after the evaluation period. One merger in early 1998 resulted when the Corporation acquired Barnett Banks, Inc., a multi-bank holding company headquartered in Jacksonville, Florida. The second merger, which occurred later in 1998, was with Bank of America Corporation.

Description of the Evaluation Process

Evaluation Period/Products Evaluated

Unless otherwise noted, conclusions drawn throughout this evaluation are based upon bank performance during fiscal years 1996 and 1997. We evaluated CRA performance of all commercial banks that were owned by holding companies that were acquired by NationsBank on or before January 7, 1997. At the bank's request, lending, investment, and service activity of other banking and non-banking entities was also incorporated to show all corporate activity in NationsBank commercial banking markets. Please refer to the *Description of the Institution/Mergers and Acquisitions* section and *Appendix A* for a detailed listing of all entities included in our review.

Selection of Areas for Full-Scope Review

In each state in which the bank has an office, a sample of MSA and nonmetropolitan assessment areas (non-MSAs) within that state were selected for full-scope reviews. The areas selected for those full-scope reviews represent a cross-section of assessment areas (AAs) using the bank's strategic plan as well as geographic location of its AAs. We selected 74 of 250 bank AAs for full-scope review. Full-scope non-MSAs often included an aggregation of contiguous counties in which NationsBank operates. For additional information regarding the makeup and consolidation of AAs, the reader can refer to *Appendix A*.

Ratings

The overall Lending, Investment, and Service Test ratings for each multistate MSA and state are based primarily on conclusions drawn on those areas that received full-scope reviews, but were also influenced by performance in limited scope areas. -When determining the Lending Test conclusions by AA, HMDA loan products have been weighted more heavily than small business and small farm loans. The weighting is reflective of NationsBank's loan volume over the evaluation period. The combined geographic and borrower distribution of HMDA, small business and small farm loans provided the most weight to AA Lending Test conclusions. Qualitative factors, such as lending volume and the use of innovative and flexible lending programs provided a lesser amount of weight to conclusions. Based on volume and complexity, community development lending provided a neutral or positive impact to overall Lending Test ratings. Investment and grant

activity, and responsiveness to community development needs initiatives were considered equally throughout the analysis when determining Investment Test AA conclusions. Finally, accessibility to branching offices as well as branch hours and services provided the most weight when determining Service Test conclusions. Changes in branch locations and community development services received a lesser amount of weight to overall conclusions.

NationsBank's overall rating is a blend of the multistate MSA and state ratings. Ratings were determined by considering lending, investment, and service activity in relationship to the bank's presence within each AA. When consolidating AA conclusions into state ratings, communities with a large banking presence received more weight than those with a small banking presence. We applied similar standards when consolidating state and multistate ratings into the overall bank rating. Ratings are based primarily on those areas that received full-scope reviews, but were also influenced by performance in limited scope reviews.

Data Integrity

NationsBank public lending information is accurate. As part of this CRA evaluation, the bank's publicly filed information on home mortgage, small business and small farm lending was tested for accuracy. The bank's internal reviews and audits of residential mortgage HMDA data were reviewed and validated. Our test sample of files used in the bank's HMDA reviews verified that the data was accurate. Bank personnel also performed an internal audit prior to the 1997 data submission of small business and farm data. This process was considered adequate. Due to the lack of an internal review of 1996 data, a sample of 100 small business and farm loans was reviewed by OCC personnel. From the review of amount, date, location, and business income as well as determining qualification under the regulation's definitions, the 1996 small business/farm data was found to be reasonably accurate.

Community development loans, investments and services submitted by bank management were verified to ensure that they met the regulatory definition for community development. Some items submitted were excluded from this evaluation because they did not meet the definition or purpose of community development.

In/Out Ratio

We did not prepare a lending in/out ratio due to the make up of the commercial bank and its affiliate relationships that NationsBank had during the evaluation period. The majority of the HMDA reportable loans are extended by both

NationsBank and NationsBanc Mortgage Corporation. While small business and small farm loans are extended by NationsBank, community development loans are extended through the bank and numerous Community Development Corporations. Based on these strong affiliate lending relationships and the manner in which the in/out ratio is calculated, we chose not to determine what percentage of the bank's lending was within the bank's AAs because we believed that it would not show the reader an accurate depiction of bank lending activity.

Community Contacts

This evaluation considers input received from community members based upon contacts made as part of our examination of the performance by NationsBank as well as those obtained through other sources. Our efforts include meetings by this Office with about 140 representatives in eight cities across the United States during the latter part of 1998 and early 1999, along with the various meetings held early 1998 in four cities.

Fair Lending Review

This Office performed a fair lending examination of the bank's residential lending activities using established agency procedures. We did not identify any substantive violations of the anti-discrimination laws (Equal Credit Opportunity, Fair Housing, and Home Mortgage Disclosure Acts). Our examination determined that similarly situated real estate applicants were treated equally, regardless of race or gender by reviewing conventional and government home purchase as well as home improvement approvals and denials.

General Information and Overall CRA Rating

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 CRA performance of NationsBank, N.A. (NationsBank) issued by the Office of the Comptroller of the Currency (OCC), the institution's supervisory agency, as of December 31, 1997. 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 the 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 25.

Overall CRA Rating

Institution's CRA Rating: This institution is rated "**Outstanding.**"

The following table indicates the performance level of **NationsBank** with respect to the Lending, Investment, and Service Tests:

Performance Levels	NationsBank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	X
High Satisfactory	X		
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

Summary of Multistate Metropolitan Area and State Ratings

NationsBank CRA Performance Test Ratings				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Multistate Rating
NationsBank	High Satisfactory	Outstanding **	Outstanding	Outstanding
Multistate Metropolitan Area or State:				
Augusta-Aiken (GA-SC)	High Satisfactory	Needs to Improve	Low Satisfactory	Satisfactory
Charlotte-Gastonia-Rock Hill (NC-SC)	High Satisfactory	Outstanding	Outstanding	Outstanding
Johnson City-Kingsport-Bristol (TN-VA)	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Kansas City (MO-KS)	Outstanding	Outstanding	High Satisfactory	Outstanding
St. Louis (MO-IL)	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Washington (DC-MD-VA)	Outstanding	Outstanding	Outstanding	Outstanding
Arkansas	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Florida	Outstanding	Low Satisfactory	Outstanding	Outstanding
Georgia	Outstanding	Outstanding	High Satisfactory	Outstanding
Illinois	Low Satisfactory	Outstanding	Outstanding	Satisfactory
Iowa	High Satisfactory	Outstanding	Outstanding	Outstanding
Kansas	Low Satisfactory	Low Satisfactory	Outstanding	Satisfactory
Maryland	Outstanding	Outstanding	Outstanding	Outstanding
Missouri	High Satisfactory	Low Satisfactory	Outstanding	Satisfactory
New Mexico	High Satisfactory	Outstanding	Outstanding	Outstanding
North Carolina	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Oklahoma	Low Satisfactory	Low Satisfactory	Outstanding	Satisfactory
South Carolina	High Satisfactory	Outstanding	Outstanding	Outstanding
Tennessee	High Satisfactory	Outstanding	Outstanding	Outstanding
Texas	High Satisfactory	Low Satisfactory	Outstanding	Satisfactory
Virginia	Outstanding	Low Satisfactory	High Satisfactory	Satisfactory

* The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

** The overall Investment Test rating includes investment activity in non-franchise states that are not weighted within the 21 rating areas detailed above.

Executive Summary

Narrative support for NationsBank's overall performance rating is detailed below. Franchise summaries are also included in a tabular format and are provided only to assist the reader in determining aggregate lending, investment, and service activity. The reader should note that the franchise summaries were not used when determining NationsBank's overall CRA performance. Additional narrative regarding performance for each multistate MSA and state is included in the *Multistate Metropolitan Area and State Ratings* section of this Evaluation. Narrative is supported by numerical tables that reflect data considered during the analysis of NationsBank's CRA performance. The reader can find those tables in *Appendix C*.

NationsBank's response to this Evaluation is included in the bank's CRA Public File. The response is titled "*Bank of America, N.A. Community Development Banking Response to NationsBank, NA 1996/1997 CRA Examination*" dated January, 2000. If you request this Evaluation, NationsBank will also provide you a copy of the bank's response document.

LENDING TEST

- C Lending performance is good and has positively impacted persons living in or businesses located in low- or moderate-income geographies as well as persons of different income levels and business customers of different size.
- C During the review period, NationsBank originated 308,384 CRA reportable loans that total \$27 billion. HMDA loans total 234,980 and represent \$20 billion. The remainder consists of 73,217 small business and farm loans which total \$7 billion and 187 community development loans totaling \$281 million.

Lending Test performance in the Kansas City and Washington multistate MSAs as well as in the states of Florida, Georgia, Maryland, and Virginia is excellent and is stronger than NationsBank's overall good performance. These rating areas comprise of 47% of the bank's total deposits and 41% of the CRA reportable lending volume. Performance in the states of Kansas, Illinois, and Oklahoma is weaker, but remains adequate. Rating areas with weaker performance comprise of only 2% of the bank's total deposits. Performance in all of the other multistate MSAs and states is consistent with NationsBank's overall good lending performance.

C Overall, lending levels reflect good responsiveness to the credit needs.

On average, approximately 77% of reportable loans originated and purchased by NationsBank in the full-scope AAs are HMDA loans with small business loans representing the majority of the remainder. Notable exceptions include the Johnson City-Kingsport-Bristol multistate MSA and the state of Florida where HMDA loans represent 87% and 88% of reportable loan originations or purchases, respectively. Other notable exceptions include the states of Arkansas, Illinois, Iowa, Kansas, Missouri and New Mexico where small business loans represent a larger portion of reportable loan originations and purchases. That portion, on average, represented 45%. Overall, approximately one-half of HMDA loan originations and purchases are home purchase loans. In general, home improvement loan volume is small, representing an average of 14%. The state of Texas is a notable exception where approximately one-third of HMDA loan originations and purchases are home improvement loans. Relative to the volume of HMDA and small business loans, farm loans represent a small portion of reportable loans. NationsBank, however, is the largest originator and purchaser of small farm loans in several of the multistate MSAs and states in which it operates.

Lending activity in the Augusta-Aiken and Charlotte-Gastonia-Rock Hill multistate MSAs and the state of Missouri is excellent. In the Johnson City-Bristol-Kingsport, Kansas City, St. Louis and Washington multistate MSAs and in the states of Arkansas, Florida, Georgia, Illinois, Iowa, Kansas, Maryland, New Mexico, North Carolina, Oklahoma, South Carolina, Tennessee, Texas and Virginia, lending activity is good. NationsBank's HMDA, small business and small farm lending activity is generally commensurate with or exceeds its presence in the market as measured by deposit market share.

C Distribution of NationsBank's HMDA, small business and small farm loans among geographies of different income levels is good.

In general, adequate performance in the geographic distribution of HMDA loans is augmented by good distribution of small business and small farm loans. Performance is strongest and is considered excellent in the states of Florida and Maryland. In the Augusta-Aiken, Kansas City and St. Louis multistate MSAs and in the states of Illinois, Iowa, Kansas, Missouri and Oklahoma, performance is weaker than NationsBank's overall good performance, but remains adequate. The weaker performance is centered in the geographic distribution of HMDA loans in the states of Illinois, Iowa and Missouri where it is adequate and in the Kansas City and St. Louis multistate MSAs and in the state of Oklahoma where it is poor. Performance in all of the other multistate MSAs and states is consistent with NationsBank's overall good performance.

- C Distribution of NationsBank's HMDA, small business and small farm loans among individuals of different income levels and businesses and farms of different sizes is good.

In general, adequate performance in the distribution of HMDA loans among borrowers of different income levels is augmented by the good distribution of small business and small farm loans among businesses and farms of different sizes. Performance is strongest in the states of Florida, Georgia, Maryland, and Virginia where it is excellent. In the Charlotte-Gastonia-Rock Hill, Johnson City-Kingsport-Bristol and St. Louis multistate MSAs and in the states of Illinois, North Carolina and Oklahoma, performance is weaker than NationsBank's overall good performance, but remains adequate. Weaker performance is centered in the distribution of HMDA loans among borrowers of different income levels in the Charlotte-Gastonia-Rock Hill, Johnson City-Kingsport-Bristol and St. Louis multistate MSAs and in the state of North Carolina where it is adequate and in the states of Illinois and Oklahoma where it is poor. Performance in all of the other multistate MSAs and states is consistent with NationsBank's overall good performance.

- C Flexible lending practices used by NationsBank are safe and sound and address the credit needs of low- or moderate-income individuals or highly disadvantaged geographies.

NationsBank's performance under the Lending Test is enhanced by the offering of special loan products that help meet the credit needs of low- and moderate-income individuals and geographies within its AAs. Several of the products were considered innovative when initially introduced but have since become more commonplace in the banking industry. All of the products have flexible terms that help meet identified credit needs. The geographic and borrower distribution of the majority of these loans have been considered in the evaluation of home mortgage and small business lending.

- C NationsBank has a good level of community development lending. During the review period, NationsBank originated 187 community development loans totaling \$281 million.

Although NationsBank's overall level of community development lending is good, it is strongest and is considered excellent in the Charlotte-Gastonia-Rock Hill, Kansas City, and Washington multistate MSAs and in the states of Florida, Georgia, Maryland, South Carolina, Tennessee, and Virginia. The bank has a good level of such lending in the St. Louis multistate MSA and in the states of Iowa, North Carolina, and Texas. The strength of NationsBank's community

development lending record in these areas is centered on the number, complexity, and impact of

its lending. Performance is adequate in the remaining multistate MSAs and states. In some of these areas, NationsBank has made a very limited number or no community development loans. In those instances, however, positive consideration has been given to the community development aspects of the bank's HMDA and small business lending.

INVESTMENT TEST

- C Investment activity reflects an excellent level of responsiveness to the needs of NationsBank AAs. In many AAs, NationsBank has taken a leadership role in the development of and participation in investments that are innovative, complex, and involve multiple partners and both public and private funding. Many investments serve significant community development needs.
- C During the review period, NationsBank made 2,032 qualified investments, including grants and contributions, within the franchise states totaling more than \$285 million. NationsBank also made 22 additional qualified investments in non-franchise states that total \$97 million. Currently, 287 investments remain outstanding and total \$486 million.

Investment Test performance in the Charlotte-Gastonia-Rock Hill, Kansas City, and Washington multistate MSAs as well as in the states of Georgia, Illinois, Iowa, Maryland, New Mexico, South Carolina, and Tennessee is consistent with NationsBank's overall excellent performance. Performance is good, but is weaker than NationsBank's overall performance in the St. Louis multistate MSA and in the state of North Carolina. Performance is weaker, but remains adequate in the Johnson City-Kingsport-Bristol multistate MSA and in the states of Arkansas, Florida, Kansas, Missouri, Oklahoma, Texas, and Virginia. Performance is poor in the Augusta-Aiken multistate MSA. Poor performance is centered in low investment volume relative to the size of the bank's operations in the multistate MSA.

Investment performance is enhanced by the volume of investments made during and prior to the evaluation period in many markets as well as the investment in LMI or economically disadvantaged projects located outside of NationsBank's AAs. Relative to banking presence, NationsBank has made investments in many multistate MSAs and AAs in greater amounts than expected to achieve excellent performance. Those markets include the Charlotte-Gastonia-Rock Hill, Kansas City, and Washington multistate MSAs as well as in the full-scope AAs of Atlanta,

Georgia; Adams County, Illinois; Baltimore, Maryland; Springfield, Missouri; Albuquerque, New Mexico; Raleigh-Durham-Chapel Hill, North Carolina; Charleston-North Charleston and Columbia, South Carolina; and Memphis and Lawrence

County, Tennessee. Limited-scope AAs exceeding expectations include Jacksonville, Florida; Sioux City, Iowa; Santa Fe, New Mexico; and Fort Worth-Arlington, Texas. During the evaluation period, NationsBank also provided investments totaling \$97 million to other locations outside of the bank's franchise states.

SERVICE TEST

- C Provision of retail and community development services shows excellent responsiveness to banking needs.

Service Test performance in the Charlotte-Gastonia-Rock Hill and Washington multistate MSAs as well as in the state of Florida, Illinois, Iowa, Kansas, Maryland, Missouri, New Mexico, Oklahoma, South Carolina, Tennessee, and Texas is consistent with NationsBank's overall excellent performance. Performance in the Johnson City-Kingsport-Bristol, Kansas City and St. Louis multistate MSAs and in the states of Arkansas, Georgia, North Carolina, and Virginia is good, but is weaker than NationsBank's overall performance. Performance in the Augusta-Aiken multistate MSA is weaker, but remains adequate.

- C NationsBank's delivery systems are readily accessible to the bank's AAs. Overall, the percentage of branches in low- and moderate-income geographies is excellent and either meets or exceeds the percentages of the population living in those geographies. Those geographies combined are located in rating areas that comprise of 72% of the bank's total deposits.

Delivery systems are weaker, but accessible, in the Johnson City-Kingsport-Bristol and Kansas City multistate MSAs and in the states of Arkansas, Georgia, and Virginia. The percentage of branches in those low- and moderate-income geographies is good, but is somewhat below the percentages of the population living in those geographies. NationsBank's delivery systems are reasonably accessible, but are weaker in the Augusta-Aiken and St. Louis multistate MSAs. The percentage of branches in those low- and moderate-income geographies is adequate, but is lower than the percentages of the population living in those geographies. Delivery systems are consistent with the overall excellent performance in the remaining multistate MSAs and states.

- C Branch hours and services are excellent and are tailored to the convenience and needs of the bank's AAs, including low- and moderate-income geographies and individuals. Those AAs combined are located in rating areas that comprise of 84% of the bank's total deposits.

Branch hours and services are weaker, but are good and do not vary in a way that inconvenience certain portions of the bank's AAs, including low- and moderate-income geographies and individuals living in the Augusta-Aiken, Charlotte-Gastonia-Rock Hill, and Johnson City-Kingsport-Bristol multistate MSAs and in the states of

North Carolina, Oklahoma, South Carolina, and Virginia. Branch hours and services are consistent with the overall excellent performance in the remaining multistate MSAs and states.

- C Branch openings and closures have improved the accessibility of delivery systems, particularly in low- and moderate-income geographies.

NationsBank's record of branch openings and closures is weaker, but remains good in the Augusta-Aiken, Charlotte-Gastonia-Rock Hill, and Johnson City-Kingsport-Bristol, Kansas City, and Washington multistate MSAs and in the states of Arkansas, Illinois, New Mexico, North Carolina, and South Carolina. The bank's record is weaker, but remains adequate and has generally not adversely affected accessibility of delivery systems in the states of Maryland and Virginia. Branch openings and closures are consistent with the overall excellent performance in the remaining multistate MSA and states.

- C NationsBank provides a good level of community development services to organizations and persons living in the bank's AAs.

NationsBank's provision of community development services to organizations and persons living in the Charlotte-Gastonia-Rock Hill, Kansas City and Washington multistate MSAs and in the states of Florida, Maryland, and New Mexico is excellent and is stronger than the bank's overall good performance. Although weaker, performance is adequate in the states of Arkansas, Kansas, Oklahoma, South Carolina, and Virginia. NationsBank's performance in the Augusta-Aiken and Johnson City-Kingsport-Bristol multistate MSAs and in the states of Illinois, Iowa, Missouri, and North Carolina is poor and weaker than the bank's overall performance. Poor performance is centered in the low volume of community development services provided relative to the bank's operations in the multistate MSAs or states and given opportunities that exist. Community development services are consistent with the overall good performance in the remaining multistate MSA and states.

Table I. Franchise Summary of Lending Volume

NATIONSBANK, NA												Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997	
Rating Area:	% of Total Bank Deposits in Rating Area	Home Mortgage		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in Rating Area	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
Multi-State & State Rating Areas:													
Augusta-Aiken (GA-SC)	< 1%	1,827	125,900	579	41,146	20	1,218	0	0	2,426	168,264	1%	
Charlotte-Gastonia-Rock Hill (NC-SC)	2%	10,418	1,101,353	2,220	258,313	30	3,423	6	9,105	12,674	1,372,194	4%	
Johnson City-Kingsport-Bristol (TN-VA)	< 1%	908	50,332	120	12,049	20	135	1	20	1,049	62,536	< 1%	
Kansas City (MO-KS)	3%	3,986	371,685	1,355	123,216	113	7,107	5	36,250	5,459	538,258	2%	
St Louis (MO-IL)	6%	4,863	422,042	1,756	181,055	19	970	6	5,592	6,644	609,659	2%	
Washington (DC-MD-VA-WV)	7%	16,059	2,321,754	3,562	416,778	9	725	15	51,215	19,645	2,790,472	6%	
Arkansas	3%	2,442	170,916	2,093	169,370	641	39,951	2	832	5,178	381,069	2%	
Florida	16%	42,027	3,242,376	6,434	632,039	56	3,829	29	63,889	48,546	3,942,133	16%	
Georgia	11%	17,180	1,481,044	6,294	618,443	103	3,746	14	14,004	23,591	2,117,237	8%	
Illinois	< 1%	559	29,758	607	29,841	378	11,143	0	0	1,544	70,742	1%	
Iowa	< 1%	650	53,892	625	43,587	377	14,893	2	500	1,654	112,872	1%	

Kansas	2%	1,642	113,089	1,726	164,082	612	29,262	2	90	3,982	306,523	1%
Maryland	4%	7,118	679,025	2,965	335,690	9	405	5	20,706	10,097	1,035,826	3%
Missouri	2%	3,089	202,259	2,769	171,414	1,751	57,029	2	504	7,611	431,206	2%
New Mexico	2%	1,978	192,035	2,407	142,589	257	9,435	2	4,356	4,644	348,415	2%
North Carolina	4%	19,542	1,674,674	5,424	586,838	650	55,458	5	3,639	25,621	2,320,609	8%
Oklahoma	2%	3,814	323,923	1,776	128,956	234	4,843	0	0	5,824	457,722	2%
South Carolina	3%	19,423	1,823,840	6,272	587,661	121	5,977	7	8,255	25,823	2,425,733	8%

Table I. Franchise Summary of Lending Volume

NATIONS BANK, NA													Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997												
Rating Area:	% of Total Bank Deposits in Rating Area	Home Mortgage		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in Rating Area													
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)														
Tennessee	4%	14,172	1,115,859	2,141	278,810	74	3,292	13	34,226	16,400	1,432,187	5%													
Texas	23%	49,324	3,282,693	13,086	1,076,370	592	23,213	12	16,556	63,014	4,398,832	20%													
Virginia	6%	13,959	1,212,594	2,856	308,996	84	3,432	59	11,563	16,958	1,536,585	6%													
Franchise Totals	100%	234,980	19,991,043	67,067	6,307,243	6,150	279,486	187	281,302	308,384	26,859,074	100%													

Table II. Franchise Summary of Qualified Investments

NATIONS BANK, NA		Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997			
Rating Area:	Current Period Investments *		Total Investments (Outstandings) *		
	#	\$(000's)	#	\$(000's)	
Multi-State & State Rating Areas:					
Augusta-Aiken (GA-SC)	27	161	0	0	
Charlotte-Gastonia-Rock Hill (NC-SC)	85	20,198	26	36,962	
Johnson City-Kingsport-Bristol (TN-VA)	41	259	0	0	
Kansas City (MO-KS)	32	11,958	7	18,722	
St Louis (MO-IL)	27	13,673	30	26,513	
Washington (DC-MD-VA-WV)	100	17,172	26	37,500	
Arkansas	39	1,431	2	1,208	
Florida	290	14,544	17	18,080	
Georgia	166	55,120	27	133,984	
Illinois	15	16,439	6	17,920	
Iowa	17	2,890	6	3,275	

Kansas	26	473	4	889
Maryland	72	43,852	31	68,451
Missouri	60	2,352	9	4,699
New Mexico	35	9,676	5	12,828
North Carolina	141	14,965	16	20,014

(*) Totals include statewide investments

Table II. Franchise Summary of Qualified Investments

NATIONS BANK, NA		Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997		
Rating Area:	Current Period Investments *		Total Investments (Outstandings) *	
	#	\$(000's)	#	\$(000's)
Oklahoma	42	668	2	2,763
South Carolina	92	12,016	11	13,229
Tennessee	112	14,702	14	17,986
Texas	465	25,615	37	37,352
Virginia	148	7,204	11	13,459
Franchise Totals	2,032	285,368	287	485,834
Outside of Bank Rating Areas	22	97,362	13	97,200

(*) Totals include statewide investments

Table III. Franchise Summary of the Distribution of Branch and ATM Delivery System

NATIONS BANK, NA																		Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																	
Rating Area:	Deposits	Branches						ATMs						Population																					
	% of Total Franchise Deposits	# of Franchise Branches	% of Total Franchise Branches	Location of Branches by Income of Geographies				# of Franchise ATMs	% of Total Franchise ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography																					
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp																		
Multi-State & State Rating Areas:																																			
Augusta-Aiken (GA-SC)	< 1%	14	1%	0%	14%	29%	57%	40	1%	7%	13%	40%	40%	8%	17%	55%	20%																		
Charlotte-Gastonia-Rock Hill (NC-SC)	2%	60	2%	10%	17%	45%	28%	123	2%	12%	20%	34%	34%	3%	17%	58%	22%																		
Johnson City-Kingsport-Bristol (TN-VA)	< 1%	9	< 1%	0%	11%	56%	33%	25	< 1%	0%	16%	48%	36%	0%	18%	53%	29%																		
Kansas City (MO-KS)	3%	61	2%	0%	18%	51%	31%	202	4%	1%	15%	59%	25%	4%	19%	51%	26%																		
St Louis (MO-IL)	6%	76	3%	3%	13%	50%	34%	229	4%	2%	8%	55%	35%	7%	16%	50%	27%																		
Washington (DC-MD-VA-WV)	7%	169	7%	4%	24%	48%	24%	316	6%	6%	23%	49%	22%	5%	22%	46%	27%																		
Arkansas	3%	72	3%	1%	14%	53%	32%	112	2%	1%	19%	50%	30%	1%	17%	61%	21%																		
Florida	16%	432	17%	2%	14%	53%	31%	774	14%	2%	14%	53%	31%	4%	19%	52%	25%																		
Georgia	11%	278	11%	4%	14%	42%	40%	571	11%	6%	14%	45%	35%	7%	18%	44%	31%																		
Illinois	< 1%	16	1%	12%	19%	50%	19%	21	< 1%	10%	14%	42%	34%	1%	16%	75%	8%																		
Iowa	< 1%	20	1%	15%	10%	55%	20%	45	1%	7%	11%	58%	24%	3%	10%	69%	18%																		
Kansas	2%	63	3%	5%	28%	46%	21%	160	3%	6%	23%	49%	22%	3%	17%	55%	25%																		
Maryland	4%	125	5%	1%	23%	48%	28%	255	5%	0%	5%	31%	64%	7%	19%	47%	27%																		
Missouri	2%	58	2%	3%	16%	60%	21%	144	3%	5%	17%	49%	29%	2%	15%	66%	17%																		
New Mexico	2%	60	2%	5%	19%	53%	23%	146	3%	5%	32%	42%	21%	5%	25%	43%	27%																		
North Carolina	4%	162	7%	5%	15%	51%	29%	224	4%	5%	10%	54%	31%	3%	14%	61%	22%																		

Table III. Franchise Summary of the Distribution of Branch and ATM Delivery System

NATIONS BANK, NA		Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997															
Rating Area:	Deposits	Branches						ATMs						Population			
	% of Total Franchise Deposits	# of Franchise Branches	% of Total Franchise Branches	Location of Branches by Income of Geographies				# of Franchise ATMs	% of Total Franchise ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Oklahoma	2%	80	3%	5%	18%	40%	37%	232	4%	2%	20%	50%	28%	3%	21%	46%	30%
South Carolina	3%	128	5%	6%	14%	46%	34%	326	4%	4%	15%	47%	34%	3%	17%	55%	25%
Tennessee	4%	107	4%	7%	18%	42%	33%	282	5%	3%	15%	48%	34%	8%	17%	47%	28%
Texas	23%	363	15%	7%	21%	34%	38%	1,054	20%	6%	26%	35%	33%	7%	24%	39%	30%
Virginia	6%	139	6%	4%	19%	52%	25%	231	4%	3%	19%	46%	32%	6%	18%	50%	26%
Franchise Totals	100%	2,492	100%	4%	17%	47%	32%	5,387	100%	4%	18%	46%	32%	5%	19%	49%	27%

Multistate Metropolitan Area Rating

CRA Rating for the Augusta-Aiken(GA-SC) Multistate Metropolitan Area¹: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Needs to Improve

The Service Test is rated: Low Satisfactory

Factors that support this rating include:

- < Lending levels that reflect an excellent responsiveness by NationsBank to the credit needs of its AA within the multistate MSA.
- < Adequate distribution of NationsBank's loans among geographies and good distribution among borrowers of different income levels throughout the multistate MSA.
- < Lack of community development lending in the multistate MSA.
- < Investment volume that reflect a poor level of responsiveness to the needs of the multistate MSA.
- < Provision of services that shows adequate responsiveness to banking needs

Description of Institution's Operations in the Augusta-Aiken (GA-SC) Multistate Metropolitan Area

NationsBank's AA consists of three of the five counties that comprise the multistate MSA. NationsBank has a dominant presence in the AA with \$562 million in deposits and a 23% market share (June 30, 1997) ranking it first among deposit taking financial institutions.

LENDING TEST

¹ This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

Lending Activity

The majority of reportable loans originated/purchased by NationsBank in the Augusta-Aiken multistate MSA are HMDA loans with small business loans representing the bulk of the remainder. HMDA loans are comprised primarily of home purchase and refinance loans with home improvement loans representing a comparatively smaller portion. Relative to the volume of HMDA and small business loans, small farm loans represent a small portion of reportable loans.

NationsBank purchased a large portion (51%) of HMDA home purchase loans in the multistate MSA. Borrower income information is not available for the majority of these loans.

Lending activity is excellent. NationsBank is the largest originator/purchaser of HMDA loans in the multistate MSA, due largely to its rank as the largest originator/purchaser of refinance loans. NationsBank is the sixth largest originator/purchaser of small business loans in the multistate MSA. Only four percentage points separate the top four small business lenders in the multistate MSA, two of which are large credit card banks.

Distribution of Loans by Income Level of the Geography

Home purchase and refinance loan geographic distribution is adequate. The portion of home purchase and refinance loans made in low-income geographies is lower than the portion of owner-occupied housing units that are within those geographies. The portion of such loans made in moderate-income geographies, however, is near the comparable demographic. The market share for home purchase loans made in LMI geographies exceeds the overall market share for that product, while the market share for refinance loans made in LMI geographies is somewhat lower.

Home improvement loan geographic distribution is excellent. The portion of loans made in low-income geographies exceeds and in moderate-income geographies is near the comparable demographics. The market share for home improvement loans made in low-income geographies exceeds and in moderate-income geographies is somewhat lower than the overall market share for such loans.

Small business loan geographic distribution is good. The portion of loans made in low-income geographies is near the portion of businesses located within those geographies. The portion of loans made in moderate-income geographies is somewhat lower than the portion of businesses located within those geographies. The market share in LMI geographies is near the overall market share.

The volume of farm loan originations/purchases in the multistate MSA is not sufficient to perform a meaningful analysis. NationsBank made fewer than twenty-five small farm loans in the multistate MSA.

Distribution of Loans by Income Level of the Borrower

Home purchase and refinance loan borrower distribution is adequate. The portion of home purchase and refinance loans made to low-income borrowers is significantly lower than the portion of families that are defined as low-income. The portion of home purchase loans made to moderate-income borrowers, however, exceeds and refinance loans is near the portion of families that are defined as such. With the exception of refinance loans made to moderate-income borrowers where it is higher, the market share of home purchase and refinance loans made to LMI borrowers is lower than the overall market share for each product.

Home improvement borrower distribution is excellent. The portion of such loans made to low-income borrowers is near to and to moderate-income borrowers exceeds the comparable demographics. The market share for home improvement loans in both income categories exceeds the overall market share for such loans.

Small business loan borrower distribution is excellent. The portion of loans made to small businesses and the portion of loans of \$100,000 or less is near the portion of small businesses. The market share of loans made to small businesses exceeds the overall market share.

Community Development Lending

NationsBank made no community development loans in the Augusta-Aiken multistate MSA during 1996 and 1997. Consideration was given in other areas of this evaluation to loans that met the definition of community development but were reported under the categories of HMDA and small business or small farm lending.

Product Innovation and Flexibility

NationsBank's performance under the Lending Test in the Augusta-Aiken multistate MSA is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Several of the products were considered innovative when initially introduced but have since become more commonplace in the banking industry. All of the products have flexible terms that help meet special identified credit needs. The geographic and borrower distribution of the majority of these loans have been considered in the evaluation of home mortgage and small business lending.

NationsBank has developed three of its own flexible home mortgage products. These products are designed specifically for low- and moderate-income applicants. Flexible

underwriting features include reduced down payments, the use of gift, grant, down payment assistance programs or other secured loans for down payments and higher debt-to-income ratios. One of the products does not require mortgage insurance. Below-market pricing is also utilized to target low- and moderate-income applicants or applicants purchasing properties in low- or moderate-income geographies. NationsBank is also an active FHA and VA lender. Both of these product types have either little or no down payment requirements and flexible underwriting guidelines. NationsBank markets and manages partnerships with community organizations to deliver the flexible mortgage products.

NationsBank has developed flexible small business products including the Loan Access Program (LAP) and the business credit card line of credit. These products give small business owners the flexibility to borrow additional funds needed for capital or operational expenses without the delay of the U.S. Small Business Administration (SBA) financing process or submitting separate credit applications for every draw. LAP has been developed as an alternative to the SBA guaranteed loan program. LAP loans are available for a variety of purposes and for term loans up to \$500 thousand. Program pilots exist in Tennessee and Florida. The business credit card line is a credit card that functions like a traditional business line of credit for working capital. The line of credit is unsecured up to \$50 thousand. The application is decided with a scoring model with a less stringent cutoff score than the score required for traditional business financing. In addition, NationsBank is a leader in the origination of SBA program loans.

INVESTMENT TEST

The bank's investment performance in the Augusta-Aiken multistate MSA is poor relative to the bank's operations in the AA. The bank made 27 qualified investments for \$161,000 during 1996 and 1997. No investments were outstanding as of year-end 1997. Although other investment opportunities existed, the low amount of qualified investments are primarily in the form of charitable contributions.

SERVICE TEST

The bank's performance under the Service Test in the Augusta-Aiken multistate MSA is adequate. NationsBank's delivery systems are reasonably accessible to all portions of the Augusta-Aiken multistate MSA. Branch hours and services are good and do not vary in a way that inconvenience banking customers, including LMI geographies and individuals. Branch closures have not adversely affected the accessibility of delivery systems, particularly in LMI geographies. NationsBank, however, provides a poor level of community development services to organizations and persons living in the Augusta-Aiken multistate MSA.

NationsBank's delivery systems are reasonably accessible to all portions of the Augusta-Aiken multistate MSA. The percentage of branches in LMI geographies is adequate, but is lower than the percentages of the population living in those census tracts. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch closures have not adversely affected the accessibility of delivery systems, particularly in LMI geographies. During the evaluation period, NationsBank closed one branch office located in a moderate-income geography. Three additional branches closed in middle-income geographies. Closures resulted from the consolidation of banking offices due to the proximity of other NationsBank banking facilities or limited banking activity.

NationsBank provides a poor level of community development services to organizations and persons living in the Augusta-Aiken multistate MSA. During the evaluation period, NationsBank provided technical assistance and training to two community development organizations. Those organizations serve LMI housing as well as economic revitalization and community development needs.

Multistate Metropolitan Area Rating

CRA Rating for the Charlotte-Gastonia-Rock Hill (NC-SC) Multistate Metropolitan Area²: Outstanding

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

Factors that support this rating include:

- < Lending levels that reflect an excellent responsiveness by NationsBank to the credit needs of the multistate MSA.
- < Good distribution of NationsBank's loans among geographies and borrowers of different income levels throughout the multistate MSA.
- < An excellent level of community development lending in the multistate area.
- < Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA.
- < Provision of services that shows excellent responsiveness to banking needs.

Description of Institution's Operations in the Charlotte-Gastonia-Rock Hill (NC-SC) Multistate Metropolitan Area

NationsBank's AA consists of the entire multistate MSA. NationsBank has a significant presence in the area with \$2.2 billion in deposits and a 13% market share (June 30, 1997) ranking it second among deposit taking financial institutions. First Union National Bank dominates the area, ranking first with \$6.8 billion in deposits and a 38% market share.

² This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

LENDING TEST

Lending Activity

The substantial majority of reportable loans originated/purchased by NationsBank in the Charlotte-Gastonia-Rock Hill multistate MSA are HMDA loans with small business loans representing the bulk of the remainder. HMDA loans are comprised primarily of home purchase and refinance loans with home improvement loans representing a comparatively small portion. NationsBank originated eight multifamily loans totaling \$1.4 million in the multistate MSA. Relative to the volume of HMDA and small business loans, small farm loans represent a small portion of reportable loans.

Lending activity is excellent. Based on 1997 Aggregate Data, NationsBank is the largest originator/purchaser of HMDA loans in the multistate MSA, due primarily to its rank as the largest originator/purchaser of home purchase and refinance loans. NationsBank is also the ninth largest originator/purchaser of small business loans and the fifth largest originator/purchaser of small farm loans in the multistate MSA.

Distribution of Loans by Income Level of the Geography

Home purchase, home improvement and refinance loan geographic distribution is good. The portion of home purchase loans made in low-income geographies exceeds the portion of owner-occupied housing units within those geographies, while such loans made in moderate-income geographies is lower. With the exception of refinance loans made in moderate-income geographies where it is lower, the portion of home improvement and refinance loans made in LMI geographies is equal to the portion of owner-occupied housing units within those geographies. Also, with the exception of home improvement loans made in low-income tracts where it is significantly lower, the market share for home purchase, home improvement and refinance loans made in LMI geographies is near to or exceeds the overall market share for each product type.

Multifamily loan geographic distribution is excellent. Of the eight multifamily loans originated in the multistate MSA, two are in low- and two are in moderate-income geographies.

Small business loan geographic distribution is good. The portion of loans made in LMI geographies is near the portion of businesses located in those geographies. The market share in moderate-income geographies is near the overall market share, while in low-income geographies the market share exceeded.

The volume of farm loans originated/purchased in the multistate MSA is not sufficient to perform a meaningful analysis.

Distribution of Loans by Income Level of the Borrower

Home purchase and refinance loan borrower distribution is adequate. The portion of home purchase and refinance loans made to low-income borrowers is significantly lower than the portion of families in the multistate MSA that are defined as such. The portion of such loans made to moderate-income borrowers, however, exceeds the portion of families that are defined as such. With the exception of home purchase loans to moderate-income families where it is near its overall market share for that product, the market share of home purchase and refinance loans to LMI borrowers is somewhat lower than the overall market share for each product.

Home improvement loan borrower distribution is excellent. The portion of loans made to low-income borrowers is near to and to moderate-income borrowers exceeds the comparable demographic for both income categories. In addition, the market share for home improvement loans made to low-income borrowers exceeds and to moderate-income borrowers is near to the overall market share for that product.

Small business loan borrower distribution is good. The portion of loans to small businesses is somewhat lower than the portion of small businesses. The portion of loans of \$100,000 or less is near the portion of small businesses. The market share of small business loans exceeds the overall market share.

Community Development Lending

NationsBank's record of making community development loans in the Charlotte-Gastonia-Rock Hill multistate MSA is excellent. The bank made six community development loans in the MSA during 1996 and 1997 for \$9.1million. All funded the development of affordable housing.

Product Innovation and Flexibility

NationsBank's performance under the lending test in the Charlotte-Gastonia-Rock Hill multistate MSA is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

INVESTMENT TEST

The bank's investment performance in the Charlotte-Gastonia-Rock Hill multistate MSA is excellent. NationsBank made 85 investments in the MSA totaling \$20.2 million during 1996 and 1997. Investments outstanding at the end of 1997 totaled \$37.0 million. Investments were responsive to the need for affordable rental and single family housing in the MSA and, in many cases, were complex transactions involving multiple partners and both private and public funding. In some cases, the NationsBank CDC owned and developed the properties.

SERVICE TEST

The bank's performance under the Service Test in the Charlotte-Gastonia-Rock Hill multistate MSA is excellent. NationsBank's delivery systems are readily accessible to all portions of the Charlotte-Gastonia-Rock Hill multistate MSA. Branch hours and services are good and do not vary in a way that inconvenience banking customers, including LMI geographies and individuals. Branch closures have not adversely affected the accessibility of delivery systems, particularly in LMI geographies. NationsBank provides an excellent level of community development services to organizations and persons living in the Charlotte-Gastonia-Rock Hill multistate AA.

NationsBank's delivery systems are readily accessible to all portions of the Charlotte-Gastonia-Rock Hill multistate MSA. The percentage of branches in LMI geographies is excellent and exceeds the percentages of the population living in those census tracts. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch closures have not adversely affected the accessibility of delivery systems, particularly in LMI geographies. During the evaluation period, NationsBank closed two branch offices located in a moderate-income geography. Ten additional branches closed in middle- and upper-income geographies. Closures resulted from the consolidation of banking offices due to the proximity of other NationsBank banking facilities or limited banking activity.

NationsBank provides an excellent level of community development services to organizations and persons living in the Charlotte-Gastonia-Rock Hill multistate MSA. During the evaluation period, NationsBank provided technical assistance or training to 12 community development organizations. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local, state and national housing authorities, as well as business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees are also active board or committee members for a variety of

organizations, often in a leadership role. Training included small business, home ownership, and financial service education.

Multistate Metropolitan Area Rating

CRA Rating for the Johnson City-Kingsport-Bristol (TN-VA) Multistate Metropolitan Area³: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: High Satisfactory

Factors that support this rating include:

- < Lending levels that reflect a good responsiveness by NationsBank to the credit needs of the multistate MSA.
- < Good distribution of NationsBank's loans among geographies and adequate distribution among borrowers of different income levels throughout the multistate MSA.
- < A low level of community development lending in the multistate MSA.
- < Investment volume that reflects an adequate level of responsiveness to the needs of the multistate MSA.
- < Provision of services that shows good responsiveness to banking needs.

Description of Institution's Operations in the Johnson City-Kingsport-Bristol (TN-VA) Multistate Metropolitan Multistate MSA

NationsBank's AA consists of the entire multistate MSA. NationsBank has a relatively small presence in the multistate MSA with \$282 million in deposits and an approximate 6% market share (June 30, 1997) ranking it third among deposit taking financial institutions. The multistate MSA is dominated by two large commercial banks with 18% and 17% market shares, respectively.

³ This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

LENDING TEST

Lending Activity

The substantial majority of reportable loans originated/purchased by NationsBank in the Johnson City-Kingsport-Bristol multistate MSA are HMDA loans, with small business loans representing the bulk of the remainder. HMDA loans are comprised primarily of refinance and home purchase loans with home improvement loans representing a comparatively smaller but still significant portion. NationsBank originated two multifamily loans totaling \$140 thousand in the multistate MSA. Relative to the volume of HMDA and small business loans, farm loans represent a small portion of reportable loans.

Lending activity is good. Based on 1997 Aggregate Data, NationsBank is the seventh largest originator/purchaser of HMDA loans and thirteenth largest originator/purchaser of small business loans in the multistate MSA.

Distribution of Loans by Income Level of the Geography

Home purchase loan geographic distribution is good and home improvement loan geographic distribution is excellent. The portion of home purchase loans made in low-income geographies is equal to and in moderate-income geographies is near to the portion of owner-occupied housing units that are within those geographies. While the portion of home improvement loans made in low-income geographies is lower than the comparable demographic, the portion of such loans made in moderate-income geographies exceeds the comparable demographic. With the exception of home purchase loans made in low-income geographies where no loans were made in 1997, the market share for home purchase and home improvement loans made in both low- and moderate-income geographies exceeds the overall market share for each product.

Refinance loan geographic distribution is adequate. The portion of loans made in LMI geographies is somewhat lower than the comparable demographics.

Multifamily loan geographic distribution is good. Of the two multifamily loans originated in the multistate MSA, one is in a moderate-income geography and the other is in a middle-income geography.

Small business loan geographic distribution is adequate. The portion of loans in low-income geographies is lower than the portion of businesses, while in moderate-income geographies the portion of loans is somewhat lower than the portion of businesses. The market share in low-income geographies is lower than the overall market share, but the market share in moderate-income geographies exceeds the overall market share.

The volume of small farm loan originations and purchases in the multistate MSA is not sufficient to perform a meaningful analysis. NationsBank made fewer than 25 small farm loans in the multistate MSA.

Distribution of Loans by Income Level of the Borrower

Home purchase loan borrower distribution is poor. The portion of home purchase loans made to LMI borrowers is significantly lower than the portion of families that are defined as LMI. The market share for home purchase loans made to LMI borrowers is also lower than the overall market share for that product.

Home improvement and refinance loan geographic distribution is adequate. The portion of such loans made to low-income borrowers is lower than the portion of families that are defined as such. Conversely, the portion of home improvement loans made to moderate-income borrowers exceeds the portion of families that are defined as such. The portion of refinance loans made to moderate-income borrowers is only somewhat lower.

Small business loan borrower distribution is good. The portion of loans to small businesses is near the portion of small businesses. The portion of loans of \$100,000 or less is near the portion of small businesses. Market share for small business loans is near the overall market share for all business loans.

Community Development Lending

NationsBank made one community development loan totaling \$20,000 in the Johnson City-Kingsport-Bristol multistate MSA during 1996 and 1997. Positive consideration was also given to the community development aspects of the bank's HMDA, small business and small farm lending in the area.

Product Innovation and Flexibility

NationsBank's performance under the lending test in the Johnson City-Kingsport-Bristol multistate MSA is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

INVESTMENT TEST

The bank's investment performance in the Johnson City-Kingsport-Bristol multistate MSA is adequate relative to the bank's operations in the MSA. The bank made 41 qualified investments totaling \$259,000 during 1996 and 1997. No investments were outstanding as of year-end 1997. Although other investment opportunities existed, qualified investments are primarily in the form of charitable contributions.

SERVICE TEST

The bank's performance under the Service Test in the Johnson City-Kingsport-Bristol multistate MSA is good. NationsBank's delivery systems are accessible to all portions of the Johnson City-Kingsport-Bristol multistate MSA. Branch hours and services are good and do not vary in a way that inconvenience banking customers, including LMI geographies and individuals. Accessibility of delivery systems, particularly in LMI geographies, have not been adversely affected. NationsBank, however, provides a poor level of community development services to organizations and persons living in the Johnson City-Kingsport-Bristol multistate MSA.

NationsBank's delivery systems are accessible to all portions of the Johnson City-Kingsport-Bristol multistate MSA. The percentage of branches in LMI geographies is good, but is somewhat below the percentages of the population living in those census tracts. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Accessibility of delivery systems, particularly in LMI geographies, have not been adversely affected because NationsBank did not close any branch offices in the Johnson City-Kingsport-Bristol multistate MSA during the evaluation period.

NationsBank provides a poor level of community development services to organizations and persons living in the Johnson City-Kingsport-Bristol multistate MSA. During the evaluation period, NationsBank provided technical assistance to two community development organizations. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local housing authorities as well as business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees are also active board or committee members for a variety of organizations. Training included small business, home ownership, and financial service education.

Multistate Metropolitan Area Rating

CRA Rating for the Kansas City (MO-KS) Multistate Metropolitan Area⁴: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

Factors that support this rating include:

- < Lending levels that reflect a good responsiveness by NationsBank to the credit needs of its AA within the multistate MSA.
- < Adequate distribution of NationsBank's loans among geographies of different income levels and the good distribution among borrowers of different income levels throughout the multistate MSA.
- < An excellent level of community development lending.
- < Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA.
- < Provision of services that shows good responsiveness to banking needs.

Description of Institution's Operations in the Kansas City (MO-KS) Multistate Metropolitan Area

NationsBank's AA consists of 10 of the 11 counties that comprise the multistate MSA. NationsBank has a significant presence in the multistate MSA with \$3.7 billion in deposits and an approximate 16% market share (June 30, 1997) ranking it first among deposit taking financial institutions.

⁴ This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

LENDING TEST

Lending Activity

The majority of reportable loans originated/purchased by NationsBank in the Kansas City multistate MSA are HMDA loans, with small business loans representing the bulk of the remainder. HMDA loans are comprised primarily of home purchase and refinance loans with home improvement loans representing a comparatively smaller portion. NationsBank originated two multifamily loans totaling \$1.1 million in the multistate MSA. Relative to the volume of HMDA and small business loans, small farm loans represent a small portion (2%) of reportable loans. NationsBank, however, is one of the largest originators/purchasers of such loans in the multistate MSA.

NationsBank purchased a large portion of its HMDA home purchase (36%) and refinance loans (21%) in the multistate MSA. Borrower income information is not available for the majority of these loans. As a result, analysis was performed on only those purchases and originations where borrower income was available.

Lending activity is good. Based on 1997 Aggregate Data, NationsBank is the second largest originator/purchaser of HMDA loans in the multistate MSA. The leader is a savings and loan with a 30% higher market share than NationsBank. NationsBank is the fourth largest originator/purchaser of small business loans and second largest originator/purchaser of small farm loans in the multistate MSA.

NationsBank's volume of loan originations/purchases in the multistate MSA exhibits a significant increasing trend (+ 321%) from 1996 through 1997. The significant increase is related to the acquisition of Boatmen's Bancshares by NationsBank's parent holding company.

Distribution of Loans by Income Level of the Geography

Home purchase geographic distribution is poor. The portion of loans made in LMI geographies is significantly lower than the portion of owner-occupied housing units that are within LMI geographies. The market share for home purchase loans made in low-income geographies is lower than and in moderate-income geographies exceeds the overall market share for such loans.

Home improvement loan geographic distribution is good. The portion of loans made in low-income geographies is equal to and in moderate-income geographies is near to the comparable demographics. The market share for home improvement loans in LMI geographies is somewhat lower than the overall market share for such loans.

Refinance loan geographic distribution is adequate. The portion of loans made in LMI geographies is somewhat lower than the comparable demographics. The market share of refinance loans made in low-income geographies is lower than and in moderate-income geographies is near the overall market share for such loans.

Multifamily loan geographic distribution is adequate. Both of the multifamily loans originated in the multistate MSA are in middle-income geographies.

Small business loan geographic distribution is excellent. The portion of bank loans in LMI geographies is near the portion of businesses in LMI geographies. The market share in LMI areas exceeds the overall market share.

Small farm loan geographic distribution is adequate. The bank made no loans in low-income geographies; however, the portion of loans made in moderate-income geographies exceeds the portion of businesses in moderate-income geographies. The market share in moderate-income geographies exceeds the overall market share.

Distribution of Loans by Income Level of the Borrower

Home purchase loan borrower distribution is good. The portion of home purchase loans made to low-income borrowers is somewhat lower and to moderate income-borrowers exceeds the portion of families that are defined as such. The market share for home purchase loans made to LMI borrowers is near the overall market share for such loans.

Home improvement loan borrower distribution is excellent. The portion of loans made to low-income borrowers is near to and to moderate-income borrowers substantially exceeds the portion of families that are defined as such. In addition, the market share for such loans made to low-income borrowers is near to and to moderate-income borrowers exceeds the overall market share for home improvement loans.

Refinance loan borrower distribution is adequate. The portion of refinance loans made to low-income borrowers is lower than and to moderate-income borrowers exceeds the portions of families defined as such. The market share for refinance loans made to LMI borrowers is somewhat lower than the overall market share for such loans.

Small business loan borrower distribution is good. The portion of loans to small businesses is somewhat lower than the portion of businesses. The portion of loans of \$100,000 or less is near the portion of small businesses. Market share for small business loans is near the overall market share for all business loans.

Small farm loan borrower distribution is excellent. The portion of loans to small farms is near the portion of farms. The portion of loans of \$100,000 or less is near the percentage

of loans to small farms. Market share of farm loans with revenues of \$1 million or less exceeds the overall market share.

Community Development Lending

NationsBank's record of making community development loans in the Kansas City multistate MSA is excellent. The bank made five community development loans in the MSA during 1996 and 1997 for \$36.3 million. Lending was responsive to the community's need for the revitalization of the downtown business district in Kansas City.

Product Innovation and Flexibility

NationsBank's performance under the lending test in the Kansas City multistate MSA is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

INVESTMENT TEST

The bank's investment performance in the Kansas City multistate MSA is excellent. NationsBank made 32 investments in the MSA totaling \$12.0 million during 1996 and 1997. Investments outstanding at the end of 1997 totaled \$18.7 million. Investments were responsive to the need for affordable rental and single family housing in the MSA and, in many cases, were complex transactions involving multiple partners and both private and public funding. In some cases, the NationsBank CDC owned and developed the properties.

SERVICE TEST

The bank's performance under the Service Test in the Kansas City multistate MSA is good. NationsBank's delivery systems are accessible to all portions of the Kansas City multistate MSA. Branch hours and services are excellent and are tailored to the convenience and needs of the bank's AA, including LMI geographies and individuals. Branch closures have not adversely affected the accessibility of delivery systems, particularly in LMI geographies. NationsBank provides an excellent level of community development services to organizations and persons living in the Kansas City multistate MSA.

NationsBank's delivery systems are accessible to all portions of the Kansas City multistate MSA. The percentage of branches in LMI geographies is good, but is somewhat

below the percentages of the population living in those census tracts. Banking hours and services provided Monday through Friday are supplemented by Saturday hours at almost all banking facilities. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch closures have not adversely affected the accessibility of delivery systems, particularly in LMI geographies. During the evaluation period, NationsBank closed five branches located in middle-income geographies. Closures resulted from the consolidation of banking offices due to the proximity of other NationsBank banking facilities or limited banking activity.

NationsBank provides an excellent level of community development services to organizations and persons living in the Kansas City multistate MSA. During the evaluation period, NationsBank provided technical assistance or training to 13 community development organizations. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local, state and national housing authorities as well as business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees are also active board or committee members for a variety of organizations. Training included small business, home ownership, and financial service education.

Multistate Metropolitan Area Rating

CRA Rating for the St. Louis (MO-IL) Multistate Metropolitan Area⁵: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

Factors that support this rating include:

- < Lending levels that reflect a good responsiveness by NationsBank to the credit needs of its AA within the multistate MSA.
- < Adequate distribution of NationsBank's loans among geographies and borrowers of different income levels throughout the multistate MSA.
- < A good level of community development lending.
- < Investment volume that reflects a good level of responsiveness to the needs of the multistate MSA.
- < Provision of services that shows good responsiveness to banking needs.

Description of Institution's Operations in the St. Louis (MO-IL) Multistate Metropolitan Area

NationsBank's AA consists of 11 of the 13 counties that comprise the multistate MSA. NationsBank has a significant presence in the multistate MSA with \$7.2 billion in deposits and an approximate 20% market share (June 30, 1997) ranking it first among deposit taking financial institutions.

⁵ This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

LENDING TEST

Lending Activity

The majority of reportable loans originated/purchased by NationsBank in the St. Louis multistate MSA are HMDA loans, with small business loans representing the bulk of the remainder. HMDA loans are comprised primarily of home purchase and refinance loans with home improvement loans representing a comparatively smaller portion of total HMDA loans. The volume of NationsBank's small farm loan originations/purchase in the multistate MSA is insignificant.

NationsBank purchased a large portion of its home purchase (47%) and refinance loans (28%) in the multistate MSA. Borrower income information is not available for the majority of these loans.

Lending activity is good. Based on 1997 Aggregate Data, NationsBank is the third largest originator/purchaser of HMDA loans in the multistate MSA. A locally headquartered regional bank dominates the market in the origination/purchase of HMDA loans, with double the market share of both NationsBank and the second largest originator/purchaser. NationsBank is the fifth largest originator/purchaser of small business loans and sixth largest originator/purchaser of small farm loans in the multistate MSA. Less than four percentage points separate the top five small business lenders in the multistate MSA, two of which are large credit card banks.

NationsBank's volume of loan originations/purchases in the multistate MSA increased significantly from 1996 through 1997. The increase is related to the acquisition of Boatmen's Bancshares by NationsBank's parent company.

Distribution of Loans by Income Level of the Geography

Home purchase and refinance loan geographic distribution is poor. The portion of home purchase and refinance loans made in LMI geographies is lower than the portion of owner-occupied housing units that are within those geographies, with loans made in moderate-income geographies significantly lower. With the exception of home purchase loans made in low-income geographies where it is near its overall market share for that product, the market share of home purchase and refinance loans made in LMI geographies is lower than the overall market share for each product.

Home improvement loan geographic distribution is good. The portion of home improvement loans made in low-income geographies is near to and in moderate-income geographies exceeds the demographic comparable. In addition, while the market share for home improvement loans made in low-income geographies is

somewhat lower than the overall market share for such loans, the market share of home improvement loans made in moderate-income geographies exceeds the overall market share.

Small business loan geographic distribution is good. The portion of bank loans in low-income geographies is somewhat lower than the portion of businesses. The portion of loans in moderate-income geographies is near the portion of businesses. The market share in low-income geographies is near the overall market share and moderate-income geographies exceeds the overall market share.

The volume of small farm loan originations and purchases in the multistate MSA is not sufficient to perform a meaningful analysis. NationsBank originated/purchased 19 loans in the multistate.

Distribution of Loans by Income Level of the Borrower

Home purchase and refinance loan borrower distribution is adequate. While the portion of home purchase and refinance loans made to low-income borrowers is lower than the portion of families that are defined as low-income, the portion of such loans made to moderate-income borrowers exceeds the portion of families that are defined as moderate-income. The market share of home purchase and refinance loans made to LMI borrowers is lower than the overall market share for each product, however, overall performance remains adequate.

Home improvement loan borrower distribution is excellent. The portion of such loans made to low-income borrowers is near to and to moderate-income borrowers exceeds the comparable demographics. The market share for home improvement loans made to low-income borrowers and to moderate-income borrowers is near the overall market share for that product.

Small business loan borrower distribution is good. The portion of loans to small businesses is somewhat lower than the portion of businesses. The portion of loans of \$100,000 or less is near the portion of bank loans to small businesses. Market share for small business loans is near the overall market share for all business loans.

Community Development Lending

NationsBank's record of making community development loans in the St. Louis multistate MSA is good. The bank made six community development loans in the MSA during 1996 and 1997 for \$5.6 million. Lending was responsive to the community's need for an increase in affordable housing. The bank provided financing for a bridge loan to a partnership which develops and renovates affordable housing units throughout the MSA.

Product Innovation and Flexibility

NationsBank's performance under the lending test in the St. Louis multistate MSA is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

INVESTMENT TEST

The bank's investment performance in the St. Louis multistate MSA is good. NationsBank made 27 investments in the MSA totaling \$13.7 million during 1996 and 1997. Investments outstanding at the end of 1997 totaled \$26.5 million. Investments were generally responsive to the significant need for affordable rental and single family housing in the MSA and, in many cases, were complex transactions involving multiple partners and both private and public funding. In some cases, the NationsBank CDC owned and developed the properties.

SERVICE TEST

The bank's performance under the Service Test in the St. Louis multistate MSA is good. NationsBank's delivery systems are reasonably accessible to all portions of the St. Louis multistate MSA. Branch hours and services are excellent and are tailored to the convenience and needs of the bank's AA, including LMI geographies and individuals. Branch closures have improved the accessibility of delivery systems, particularly in LMI geographies. NationsBank provides a good level of community development services to organizations and persons living in the St. Louis multistate MSA.

NationsBank's delivery systems are reasonably accessible to all portions of the St. Louis multistate MSA. The percentage of branches in LMI geographies is adequate, but is lower than the percentages of the population living in those census tracts. Banking hours and services provided Monday through Friday are supplemented by Saturday hours at the majority of banking facilities. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch closures have improved the accessibility of delivery systems, particularly in LMI geographies. During the evaluation period, NationsBank closed one branch office located in a moderate-income geography. It also opened one branch in a low-

income geography and one in a moderate-income geography. Five additional branches closed in middle-income geographies. Closures resulted from the consolidation of banking offices due to the proximity of other NationsBank banking facilities or limited banking activity.

NationsBank provides a good level of community development services to organizations and persons living in the St. Louis multistate MSA. During the evaluation period, NationsBank provided technical assistance or training to 11 community development organizations. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local housing authorities as well as business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees are also active board or committee members for a variety of organizations. Training included small business, home ownership, and financial service education.

Multistate Metropolitan Area Rating

CRA Rating for the Washington (DC-MD-VA-WV) Multistate Metropolitan Area⁶: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

Factors that support this rating include:

- < Lending levels that reflect a good responsiveness by NationsBank to the credit needs of its AA within the multistate MSA.
- < Good distribution of NationsBank's loans among geographies and borrowers of different income levels throughout the multistate MSA.
- < An excellent level of community development lending.
- < Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA.
- < Provision of services shows excellent responsiveness to banking needs.

Description of Institution's Operations in the Washington (DC-MD-VA-WV) Multistate Metropolitan Area

NationsBank's AA consists of 15 of the 23 counties that comprise the multistate MSA. NationsBank has a significant presence in the multistate MSA with \$8.2 billion in deposits and an approximate 17% market share (June 30, 1997) ranking it first among deposit taking financial institutions. Another commercial bank ranks a close second with a 16% market share.

⁶ This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

LENDING TEST

Lending Activity

The substantial majority of reportable loans originated/purchased by NationsBank in the Washington multistate MSA are HMDA loans with small business loans representing the bulk of the remainder. HMDA loans are comprised primarily of home purchase and refinance loans with home improvement loans representing a comparatively small portion. NationsBank originated four multifamily loans totaling \$869 thousand in the area. Relative to the volume of HMDA and small business loans, small farm loans represent a small portion of reportable loans and are insignificant.

Lending activity is good. Based on 1997 Aggregate Data, NationsBank is the second largest originator/purchaser of HMDA loans in the multistate MSA. Approximately one-tenth of a percentage point separate NationsBank from the number one originator/purchaser. NationsBank is the fifth largest originator/purchaser of small business and small farm loans. The market for small business loans is dominated by three credit card banks whose combined market share exceeds 44%.

Distribution of Loans by Income Level of the Geography

Home purchase loan geographic distribution is adequate. While the portion of home purchase loans made in low-income geographies is equal to the portion of owner-occupied housing units that are within those geographies, the portion of such loans made in moderate-income geographies is significantly lower than the comparable demographic. The market share of such loans made in LMI geographies is somewhat lower than the overall market share for that product.

Home improvement and refinance loan geographic distribution is excellent. The portions of such loans made in both low- and moderate-income geographies exceeds the portions of owner-occupied housing units within those geographies. In addition, with the exception of refinance loans made in low-income geographies where it is lower, the market share for home improvement and refinance loans made in LMI geographies exceeds the overall market share for each product.

Multifamily loan geographic distribution is excellent. Of the four multifamily loans originated in the multistate MSA, two are in moderate-income geographies and one each are in middle- and upper-income geographies.

Small business loan geographic distribution is good. The portion of loans in low-income geographies is somewhat lower than the portion of businesses, while in moderate-income geographies the portion of loans is near the portion of businesses. The market share in low-income geographies is near the overall market share while in moderate-income geographies the market share exceeds the overall market share.

The volume of small farm loan originations/purchases in the multistate MSA is not sufficient to perform a meaningful analysis. NationsBank originated/purchased nine small farm loans in the multistate MSA.

Distribution of Loans by Income Level of the Borrower

Home purchase borrower distribution is adequate. While the portion of home purchase loans made to low-income borrowers is significantly lower than the portion of families defined as low-income, the portion of such loans made to moderate-income borrowers exceeds the comparable demographic. The market share of home purchase loans made to LMI borrowers is below the overall market share for that product.

Home improvement and refinance loan borrower distribution is excellent. With the exception of refinance loans made to low-income borrowers where it is near, the portion of home improvement and refinance loans made to LMI borrowers exceeds the portion of families that are defined as LMI. In addition, the market shares for such loans made to both low- and moderate-income borrowers exceeds the overall market shares for each product.

Small business loan borrower distribution is excellent. The portion of loans to small businesses is somewhat lower than the portion of businesses. The portion of loans of \$100,000 or less is near the portion of loans to small businesses. Market share for small business loans exceeds the overall market share for all business loans.

Community Development Lending

NationsBank's record of making community development loans in the Washington multistate MSA is excellent. The bank made 15 community development loans in the MSA during 1996 and 1997 for \$51.3 million. Lending was responsive to the community's need for affordable housing. The loans were used primarily to increase the stock of affordable housing in the MSA, some involving tax credits for the investors.

Product Innovation and Flexibility

NationsBank's performance under the lending test in the Washington multistate MSA is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

INVESTMENT TEST

The bank's investment performance in the Washington multistate MSA is excellent. NationsBank made 100 investments in the MSA totaling \$17.2 million during 1996 and 1997. Investments outstanding at the end of 1997 totaled \$37.5 million. Investments were responsive to the need for affordable rental and single family housing in the MSA and, in many cases, were complex transactions involving multiple partners and both private and public funding. In some cases, the NationsBank CDC owned and developed the properties.

SERVICE TEST

The bank's performance under the Service Test in the Washington multistate MSA is excellent. NationsBank's delivery systems are readily accessible to all portions of the Washington multistate MSA. Branch hours and services are excellent and are tailored to the convenience and needs of the bank's AA, including low- and moderate-income geographies and individuals. Branch closures have not adversely affected the accessibility of delivery systems. NationsBank provides an excellent level of community development services to organizations and persons living in the Washington multistate MSA.

NationsBank's delivery systems are readily accessible to all portions of the Washington multistate MSA. The percentage of branches in low- and moderate-income geographies is excellent and exceeds the percentages of the population living in those census tracts. Banking hours and services provided Monday through Friday are supplemented by Saturday hours at the majority of banking facilities. Branch hours are supplemented by extended drive-up hours as well as 24 telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch closures have not adversely affected the accessibility of delivery systems. During the evaluation period, NationsBank closed nine branch offices located in low- and moderate-income geographies. Seven additional branches closed in middle- and upper-income geographies. Closures resulted from the consolidation of banking offices due to the proximity of other NationsBank banking facilities or limited banking activity.

NationsBank provides an excellent level of community development services to organizations and persons living in the Washington multistate MSA. During the evaluation period, NationsBank provided technical assistance or training to 30 community development organizations. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local and national housing authorities as well as business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees

are also active board or committee members for a variety of organizations, often in a leadership role. Training included small business, home ownership, and financial service education.

State Rating

CRA Rating for the State of Arkansas⁷: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- < Lending levels that reflect a good responsiveness by NationsBank to the credit needs of its AAs within the state.
- < Good distribution of NationsBank's loans among geographies and borrowers of different income levels throughout its AAs.
- < An adequate level of community development lending.
- < Investment volume that reflects an adequate level of responsiveness to the needs of the state.
- < Provision of services that shows good responsiveness to banking needs.

Description of Institution's Operations in Arkansas

Refer to Appendix A for a complete listing of full-scope and limited-scope AAs for this state, as well as the states that are presented in the following sections.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Arkansas is good. Based on full-scope reviews, the bank's performance is good in the Fayetteville-Springdale MSA, Little Rock-North Little Rock MSA and Ouachita AA and adequate in the North Central Arkansas AA.

⁷ NationsBank operates branches in Arkansas and Tennessee, however, the bank only has branches in the Tennessee portion of the Memphis multistate MSA. Refer to the State of Tennessee for the rating and evaluation of the institution's performance in the Memphis metropolitan area.

Lending Activity

A slight majority of reportable loans originated/purchased by NationsBank within the full-scope AAs in Arkansas are HMDA loans with small business loans representing the bulk of the remainder. HMDA loans are comprised primarily of home purchase and refinance loans with home improvement loans representing a comparatively smaller portion. Relative to the volume of HMDA and small business loans, small farm loans represent a small portion of reportable loans. With the exception of the North Central Arkansas AA, the distribution of loans by type did not vary significantly by AA. In the North Central Arkansas AA, small farm loans represent a higher portion of reportable loan originations/purchases.

Lending activity is excellent in the North Central Arkansas AA. While the bank ranks fifth in terms of deposit market share in the North Central Arkansas AA (11%), it ranks first in small business (29%) and small farm (37%) lending and third in HMDA lending (13%). In the Little Rock-North Little Rock MSA, lending activity is good. While the bank ranks a close second among deposit taking financial institutions in the AA, it ranks third in small business (11%) and small farm (15%) lending and fifth in HMDA (3%) lending. Performance is similar in the Ouachita AA. Lending activity is also good in the Fayetteville-Springdale MSA. The bank ranks a close second in deposit market share (12%), while it ranks fourth in small business (9%), seventh in small farm (3%) and sixth in HMDA (4%) lending.

Lending activity increased significantly in the full-scope AAs from 1996 through 1997. The increase is due primarily to the acquisition of Boatmen's Bancshares by NationsBank's parent holding company.

Distribution of Loans by Income Level of the Geography

The geographic distribution of NationsBank's HMDA, small business and small farm loans reflects good penetration throughout the full-scope AA geographies in Arkansas. Performance is excellent in the Fayetteville-Springdale MSA, good in the Little Rock-North Little Rock MSA and Ouachita AA and very poor in the North Central Arkansas AA.

Home purchase loan geographic distribution is adequate. In the Fayetteville-Springdale MSA, performance is excellent. The portion of home purchase loans made in moderate-income geographies in the MSA equals the portion of owner-occupied units that are within those geographies (there are no low-income geographies in the MSA). Performance is good in the Ouachita AA. The portion of loans made in middle-income geographies in the AA exceeds the comparable demographic (there are no LMI geographies in the AA). In the Little Rock-North Little Rock MSA, performance is poor. No loans were made in low-income geographies in the MSA and the portion of loans made in moderate-income geographies is somewhat lower than the comparable demographic. Performance is very poor in the North Central Arkansas AA. The portion of home purchase loans made in

moderate-income geographies in the AA is significantly lower than the portion of owner-occupied housing units that are within those geographies (there are no low-income geographies in the AA).

Home improvement loan geographic distribution is excellent. In the Fayetteville-Springdale and Little Rock-North Little Rock MSAs, the portion of home improvement loans made in LMI geographies exceeds the portion of owner-occupied units that are within those geographies. The volume of home improvement loans in the North Central Arkansas and Ouachita AAs (nine loans in each) is not sufficient to perform a meaningful analysis.

Refinance loan geographic distribution is good. In the Fayetteville-Springdale MSA, performance is excellent. The portion of refinance loans made in moderate-income geographies in the MSA significantly exceeds the portion of owner-occupied units that are within those geographies. Performance is good in the Little Rock-North Little Rock MSA. The portion of refinance loans made in low-income geographies in the MSA is lower than the portion of owner-occupied units that are within those geographies. The portion of loans made in moderate-income geographies in the AA, however, exceeds the comparable demographic. Performance is poor in the North Central Arkansas AA. No loans were made in moderate-income geographies in the AA. The volume of refinance loans in the Ouachita AA (nine loans) is not sufficient to perform a meaningful analysis.

Multifamily loan geographic distribution is adequate. The one multifamily loan originated in the full-scope AAs in Arkansas is in the Little Rock-North Little Rock MSA in a middle-income geography.

Small business loans geographic distribution is excellent. Performance in the Fayetteville-Springdale and the Little Rock-North Little Rock MSAs is excellent. In the Fayetteville-Springdale MSA the portion of loans exceeds the portion of businesses and the market share in moderate-income geographies. In the Little Rock-North Little Rock MSA the portion of loans in low-income geographies equals the portion of businesses, while in moderate-income geographies the portion of loans exceeds the portion of businesses. The market share in LMI geographies exceeds the overall market share. Performance in the North Central Arkansas AA is poor. The portion of loans in moderate-income geographies is lower than the comparable demographic and the market share is lower than the overall market share. There were no LMI geographies in the Ouachita County AA. Performance in the Ouachita County AA is good in middle-income geographies. The portion of loans in middle-income geographies is near the portion of businesses. The market share exceeds the overall market share.

Small farm loan geographic distribution is poor. Performance is varied among the full-scope AAs. In the Little Rock-North Little Rock MSA performance is adequate. No loans were made in low-income geographies, while in moderate income geographies the portion of loans exceeds the portion of businesses. The market share in moderate-income

geographies exceeds the overall market share. In the North Central Arkansas AA performance is good. The portion of loans in moderate-income geographies is lower than the portion of businesses, but the market share exceeds the overall market share. Performance in the Fayetteville-Springdale MSA is very poor, but did not materially impact the overall state conclusion. No farm loans were made in LMI geographies.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of NationsBank's HMDA, small business and small farm loans reflects a good dispersion among borrowers of different income levels throughout the full-scope AAs in Arkansas. Performance is good in the Fayetteville-Springdale MSA, Little Rock-North Little Rock MSA and Ouachita AA and adequate in the North Central Arkansas AA.

Home purchase loan borrower distribution is good. In the Fayetteville-Springdale MSA, performance is excellent. The portion of home purchase loans made in the AA to low-income borrowers is near to and to moderate-income borrowers substantially exceeds the portion of families that are defined as such. Performance in the Little Rock-North Little Rock MSA and Ouachita County AA is good. While the portion of loans made to low-income borrowers in each AA is lower than the portion of families that are defined as low-income, the portion of loans made to moderate-income borrowers in each AA significantly exceeds the portion of families defined as such. In both AAs, the market share for home purchase loans made to low-income borrowers is near to and for moderate-income borrowers exceeds the overall market share for home purchase loans in that AA. Performance in the North Central Arkansas AA is weaker but remains adequate.

Home improvement loan borrower distribution is good. In the Little Rock-North Little Rock MSA, performance is excellent. The portions of home improvement loans made in the MSA to low-income borrowers is near to and to moderate-income borrowers exceeds the portions of families that are defined as such. Performance in the Fayetteville MSA is good. The portion of loans made in the MSA to low-income borrowers is somewhat lower than and to moderate-income borrowers is near the portion of families that are defined as such. The market share for loans made to LMI borrowers in the MSA is also somewhat lower than the overall market share for home improvement loans in that MSA.

Refinance loan borrower distribution is adequate. In the Fayetteville-Springdale and Little Rock-North Little Rock MSA, performance is adequate. The portion of refinance loans made to low-income borrowers in each MSA is significantly below the portion of families that are defined as low-income. However, the portion of refinance loans made to moderate-income borrowers in the Fayetteville-Springdale MSA is near to and in the Little Rock-North Little Rock MSA exceeds the portion of families that are defined as such. The market share for refinance loans made to low-income borrowers in each MSA is somewhat lower than the overall market share for refinance loans in that MSA. However, the market share for refinance loans made to moderate-income borrowers in the

Fayetteville-Springdale MSA is near to and in the Little Rock-North Little Rock MSA exceeds the overall market shares for refinance loans in each MSA. Performance in the North Central Arkansas AA is poor. The portion of refinance loans made to LMI borrowers in the AA is significantly lower than the comparable demographics. The market share of refinance loans made to LMI borrowers in the AA is also lower than the overall market share for refinance loans in that AA.

Small business loan borrower distribution is good. In each full-scope AA the performance is good. The portion of loans to small businesses in the Fayetteville-Springdale MSA, the Little Rock-North Little Rock MSA, the North Central Arkansas AA and the Ouachita County AA is near the portion of businesses. The portion of loans of \$100,000 or less in the Ouachita County AA exceeds the portion of small businesses. In the Fayetteville-Springdale MSA, the Little Rock-North Little Rock MSA and the North Central Arkansas AA the portion of loans of \$100,000 or less is near the portion of small businesses. Market share for small business loans is near the overall market share in the Fayetteville-Springdale AA and the Little Rock-North Little Rock AA. Market share in the North Central Arkansas AA and the Ouachita AA is somewhat lower the overall market share.

Small farm loan borrower distribution is excellent. Performance in the Fayetteville-Springdale MSA is good. Performance in the Little Rock-North Little Rock MSA is excellent. The portion of loans to small farms and of \$100,000 or less exceeds the portion of small farms in the Fayetteville-Springdale MSA. The portion of loans of to small farms exceeds the portion of small farms and the portion of loans of \$100,000 or less is near the portion of loans to small farms in the Little Rock-North Little Rock MSA. Market share of farm loans with revenues of \$1 million or less is near the overall market share in the Fayetteville-Springdale MSA, while in the Little Rock-North Little Rock MSA the market share for farms loans exceeds the overall market share. Performance in the North Central Arkansas AA is good. The portion of loans to small farms exceeds the portion of small farms and the portion of loans of \$100,000 or less is near the portion of small farms. The market share of farm loans with revenues of \$1 million or less is near the overall market share.

Community Development Lending

The bank's record of making community development loans in Arkansas is adequate. In 1997, the bank made two community development loans in the state for \$832,000. Both projects involved the rehabilitation of affordable housing for low- and moderate-income persons located in the Little Rock-North Little Rock MSA. One project involved complex financing with multiple partners. NationsBank made no other community development loans in the state during the evaluation period.

Product Innovation and Flexibility

NationsBank's performance under the lending test in Arkansas is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's lending performance in the Jonesboro MSA and Non-MSA AAs is consistent with the bank's overall performance under the Lending Test in Arkansas. In the Pine Bluff MSA, lending performance is weaker than the bank's overall performance in Arkansas, however, it did not change the Lending Test rating for Arkansas. Although lending performance is weaker in the Pine Bluff MSA, it remains adequate.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Arkansas is adequate. Based on full-scope reviews, the bank's performance is good in the Fayetteville-Springdale MSA, poor in the Little Rock-North Little Rock MSA and North Central Arkansas AAs, and very poor in the Ouachita AA.

During 1997, NationsBank funded 39 qualified investments, including grants, totaling \$1.4 million. As of year-end 1997, the bank had qualified investments outstanding in the state of \$1.2 million. The bank made six qualified investments in the Fayetteville-Springdale MSA in 1997 totaling \$875,000. The largest investment was for \$863,000 and involved low-income housing tax credits. NationsBank also made a \$345,000 statewide investment in a venture capital fund that provides acquisition and expansion capital to minority-owned businesses in the state. Investment Test performance in the Little Rock-North Little Rock MSA and the North Central Arkansas AA was poor due to low investments volume relative to opportunities that existed and to the bank's operations in the market. Investments consisted primarily of contributions to local or regional organizations providing community development and social services. NationsBank made no investments in the Ouachita AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's investment performance in the Pine Bluff and Jonesboro MSAs and the Non-MSA AAs is weaker than the bank's overall performance under the Investment Test in Arkansas. Although performance is weaker, it did not change the Investment Test rating for Arkansas. Weak performance is considered poor

and is centered in the low amount of qualified investments. Investments are primarily in the form of charitable contributions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Arkansas is good. Based on full-scope reviews, the bank's performance is excellent in the Ouachita AA and is good in the Little Rock-North Little Rock and Fayetteville-Springdale MSAs and North Central Arkansas AA.

NationsBank's delivery systems are accessible to persons living in Arkansas AAs. The percentage of branches in LMI geographies is excellent and exceeds the percentages of the population living in those geographies located in the Fayetteville-Springdale MSA and in the North Central Arkansas AA. The distribution of the delivery systems in the Ouachita AA is also excellent and is consistent with the population living in middle- and upper-income geographies. The percentage of branches in LMI geographies is good, but is somewhat below the percentages of the population living in those geographies located in the Little Rock-North Little Rock MSA.

NationsBank's hours and services are excellent. Branch hours and services are good and do not vary in a way that inconvenience certain portions of the bank's AA, including LMI geographies and individuals living in the Fayetteville-Springdale MSA and the Ouachita and North Central Arkansas AAs. Banking hours and services in the Little Rock-North Little Rock MSA are excellent where Monday through Friday banking is supplemented by Saturday hours at nearly one-half of the banking facilities. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch closures have not adversely affected the accessibility of delivery systems in all NationsBank AAs, particularly in LMI geographies. During the evaluation period, NationsBank closed six branch offices located in middle- or upper-income geographies located in full-scope AAs. Closures resulted from the consolidation of banking offices due to the proximity of other NationsBank banking facilities or limited banking activity.

NationsBank provides an adequate level of community development services to organizations and persons living in the state of Arkansas. NationsBank provided an adequate level of community development services in the Little Rock-North Little Rock MSA and a very poor level in the Fayetteville-Springdale MSA and in the Ouachita and North Central Arkansas AAs. During the evaluation period, NationsBank provided technical assistance or training to six community development organizations located in the Little Rock-North Little Rock MSA. With the exception of one statewide organization, the bank did not provide services in the Fayetteville-Springdale MSA and in the Ouachita and

North Central Arkansas AAs. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local, state and national housing authorities as well as business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees are also active board or committee members for a variety of organizations. Training included small business, home ownership, and financial service education.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's service performance in the Jonesboro MSA is consistent with the bank's overall performance under the Service Test in Arkansas. Performance in the Pine Bluff MSA and in the Non-MSA AAs is adequate, but weaker than the bank's overall performance under the Service Test. Although performance is weaker, it did not change the Service Test rating for Arkansas.

State Rating

CRA Rating for the State of Florida: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Outstanding

The major factors that support this rating include:

- < Lending levels that reflect a good responsiveness by NationsBank to the credit needs of its AAs within the state.
- < Excellent distribution of NationsBank's loans among geographies and borrowers of different income levels throughout its AAs.
- < An excellent level of community development lending.
- < Investment volume that reflects an adequate level of responsiveness to the needs of the state.
- < Provision of services that shows excellent responsiveness to banking needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Florida is excellent. Based on full-scope reviews, the bank's performance is excellent in the Miami and Tampa-St. Petersburg-Clearwater MSAs; good in the Melbourne-Titusville-Palm Bay MSA and in the Northern Florida AA; adequate in the Calhoun and the Highlands AAs; and poor in the Pensacola MSA.

Lending Activity

The substantial majority of reportable loans originated/purchased by NationsBank within the full-scope AAs in Florida are HMDA loans with small business loans representing the remainder. HMDA loans are comprised primarily of home purchase and refinance loans with home improvement loans representing a comparatively smaller portion. The volume of small farm lending in the full-scope AAs in Florida is insignificant (27 loans). Loan originations/purchases in the full-scope AAs in Florida are concentrated in the Miami and Tampa-St. Petersburg-Clearwater MSAs.

Lending activity is good in all of the full-scope AAs in Florida. HMDA lending activity is generally commensurate with NationsBank's presence in each AA, however, small business lending activity is consistently lower. As an example, in the Tampa-St. Petersburg-Clearwater MSA, NationsBank ranks second in deposit market share (16%) and HMDA lending (5%), however, it ranks ninth in small business lending with a small market share (4%). The HMDA market in the AA is highly fractured with no lender holding more than 9% of the market. The small business lending market is dominated by two credit card companies, however, several commercial banks with smaller presences in the market rank above NationsBank. Similar performance is noted in the other full-scope AAs.

Distribution of Loans by Income Level of the Geography

The geographic distribution of NationsBank's HMDA and small business loans reflects excellent penetration throughout the full-scope AA geographies in Florida. Performance is excellent in the Miami and Tampa-St. Petersburg-Clearwater MSAs; good in the Melbourne-Titusville-Palm Bay MSA; adequate in the Calhoun AA, Highlands AA and Northern Florida AA and poor in the Pensacola MSA.

Home purchase loan geographic distribution is good. In the Melbourne-Titusville-Palm Bay, Miami and Tampa-St. Petersburg-Clearwater MSAs, performance is excellent. The portion of home purchase loans made in each MSA in low-income geographies is equal to and in moderate-income geographies is near to the portion of owner-occupied units that are within such geographies. Performance is also excellent in the Calhoun AA where 100% of home purchase loans were originated in middle-income geographies (there are no LMI geographies in the AA). In the Northern Florida AA, performance is adequate. While the portion of loans made in moderate-income geographies in the AA is near the comparable demographic (there are no low-income geographies in the AA), the market share of such loans is significantly lower than the overall market share for home purchase loans in that AA. Performance is poor in the Pensacola MSA and Highlands AA. The portion of home purchase loans made in moderate-income geographies in each AA is lower than the comparable demographics (there are no low-income geographies in either AA). The market share of such loans made in each AA is significantly lower than the overall market share for home purchase loans in that AA.

Home improvement loan geographic distribution is good. In the Miami and Tampa-St. Petersburg-Clearwater MSAs, performance is excellent. The portion of home improvement loans made in LMI geographies in the Miami MSA significantly exceeds the portion of owner-occupied units that are within LMI geographies. In the Tampa-St. Petersburg-Clearwater MSA, the portion of such loans is equal to or near the comparable demographics. With the exception of loans made in low-income geographies in the Miami MSA where it is somewhat lower, the market share of home improvement loans made in LMI geographies in each MSA exceeds the overall market share for home improvement loans in that MSA. Performance in the Melbourne-Titusville-Palm Bay MSA is poor. No

loans were made in low-income geographies in the MSA and the portion of loans made in moderate-income geographies is lower than the comparable demographic. Performance is also poor in the Northern Florida AA where no loans were made in moderate-income geographies. The volume of home improvement loans in the Pensacola MSA, Calhoun and Highlands AAs are not sufficient (less than 10 loans in each AA) to perform a meaningful analysis.

Refinance loan geographic distribution is good. In the Melbourne-Titusville-Palm Bay, Miami and Tampa-St. Petersburg-Clearwater MSAs, performance is excellent. The portion of refinance loans made in the Melbourne-Titusville-Palm Bay MSA in low-income geographies exceeds and in moderate-income geographies is near to the portion of owner-occupied units that are within those geographies. The portion of refinance loans made in both low- and moderate-income geographies in the Miami MSA exceeds and in the Tampa-St. Petersburg-Clearwater MSA is equal to the comparable demographic. Performance is also excellent in the Calhoun AA where 100% of home purchase loans were originated in middle-income geographies. In the Northern Florida AA, performance is adequate. The portion of loans made in moderate-income geographies in the AA is somewhat lower than the comparable demographic. Performance is poor in the Pensacola MSA and Highlands County AA. The portion of refinance loans made in moderate-income geographies in the Pensacola MSA is significantly lower than the comparable demographic. In the Highlands AA, the portion of refinance loans made in moderate-income geographies is closer to the comparable demographic but is still low.

Multifamily loan geographic distribution is adequate. Three multifamily loans were originated in full-scope AAs in Florida, one in the Miami MSA and two in the Tampa-St. Petersburg-Clearwater MSA. The loan in the Miami MSA is in a middle-income geography. The two loans in the Tampa-St. Petersburg-Clearwater MSA AA are in moderate- and upper-income geographies.

Small business loan geographic distribution is good. Performance is excellent in Melbourne-Titusville-Palm Bay and Miami MSAs. In each MSA, the portion of loans in low-income geographies is near the portion of businesses, but in moderate-income geographies the portion of loans exceeds the portion of businesses. The market share in LMI exceeds the overall market share in both MSAs. Performance is good in Tampa-St. Petersburg-Clearwater MSA and Northern Florida AAs. The portion of loans in the Tampa-St. Petersburg-Clearwater MSA in LMI geographies is near the portion of businesses. Market share in low-income geographies is somewhat lower than the overall market share, but in moderate-income geographies the market share is near the overall market share. The portion of loans in the Northern Florida AA in moderate-income geographies exceeds the portion of businesses. The market share in moderate-income geographies is somewhat lower than the overall market share. Performance is very poor in the Pensacola MSA and Highlands AA. No loans were made in moderate-income geographies. No loans to small businesses were made in the Pensacola MSA. All loans in the Highlands AA were in middle-income geographies.

The volume of small farm loans is not sufficient to perform a meaningful analysis. NationsBank made 27 small farm loans in all full-scope areas combined in Florida.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of NationsBank's HMDA and small business loans reflects an excellent dispersion among borrowers of different income levels throughout the full-scope AAs in Florida. Performance is excellent in the Tampa-St. Petersburg-Clearwater MSA, good in the Melbourne-Titusville-Palm Bay MSA, the Miami MSA and the Northern Florida AA, adequate in the Calhoun and Highlands AAs, and poor in the Pensacola MSA.

Home purchase loan borrower distribution is adequate. In the Miami and Tampa-St. Petersburg-Clearwater MSAs, performance is good. While the portion of home purchase loans made to low-income borrowers in each MSA is lower than the portion of families that are defined as low-income, the portion of loans made to moderate-income borrowers in each MSA exceeds the portion of families that are defined as such. The market share of home purchase loans made to LMI borrowers in each MSA also exceeds the overall market share for home purchase loans in that MSA. Performance is adequate in the Highland AA. The portion of home purchase loans made to low- and moderate-income borrowers in the AA is lower than the comparable demographic. However, the market shares of such loans made to low-income borrowers exceeds and to moderate-income borrowers is near the overall market share for home purchase loans in that AA. In the Melbourne-Titusville-Palm Bay MSA and Northern Florida AA, performance is poor. While the portion of home purchase loans made to moderate-income borrowers in each AA is near the portion of families defined as such, the portion of loans made to low-income borrowers in each AA is significantly below the comparable demographics. The market share of loans made to LMI borrowers in each AA is also lower than the overall market share for home purchase loans in that AA. Performance is very poor in the Pensacola MSA and Calhoun AAs. No home purchase loans were made to low-income borrowers in the Pensacola MSA or LMI borrowers in the Calhoun AA.

Home improvement loan borrower distribution is excellent. In the Melbourne-Titusville-Palm Bay and Tampa-St. Petersburg-Clearwater MSAs, performance is excellent. The portion of loans made to low-income borrowers in each MSA exceeds the portion of families that are defined as such. In addition, the portion of loans made in the Melbourne-Titusville-Palm Bay MSA to moderate-income borrowers is near to and in the Tampa-St. Petersburg-Clearwater MSA is equal to the comparable demographics. Performance is good in the Miami MSA. The portion of loans made to low-income borrowers in the MSA is somewhat lower than and to moderate-income borrowers is near to the portion of families that are defined as such. The market share of home improvement loans made to LMI borrowers in the Miami MSA also exceeds the overall market share for such loans in that MSA.

Refinance loan borrower distribution is good. In the Melbourne-Titusville-Palm Bay and Tampa-St. Petersburg-Clearwater MSAs, performance is excellent. The portion of loans made to low-income families in each MSA is near to and to moderate-income borrowers exceeds the portion of families that are defined as such. Performance is good In the Miami MSA. While the portion of loans made to low-income borrowers in the MSA is lower than the portion of families that are defined as low-income, the portion of loans made to moderate-income borrowers exceeds the comparable demographic. The market share for such loans made to LMI borrowers in the MSA exceeds the overall market share for home purchase loans in that MSA. Performance in the Pensacola MSA, Calhoun, Highlands and Northern Florida AAs is adequate. In these AAs, poor performance in lending to low-income borrowers is generally offset by good performance in lending to moderate-income borrowers.

Small business loan borrower distribution is excellent. Performance is excellent in the Melbourne-Titusville-Palm Bay, Miami and Tampa-St. Petersburg-Clearwater MSAs as well as the Calhoun and Northern Florida AAs. Performance is good in the Highlands AA. The portion of loans to small businesses in the Melbourne-Titusville-Palm Bay, Tampa-St. Petersburg-Clearwater and Miami MSAs as well as the Highlands and Northern Florida AAs is near the portion of businesses. The portion of loans of \$100,000 or less is near the portion of businesses, except in the Highlands AA where it is somewhat lower. In the Calhoun AA, the portion of loans to small businesses and the portion of loans of \$100,000 or less exceeds the portion of businesses. The market share to small businesses exceeds the overall market share for all full-scope areas with the exception of the Northern Florida AA where the market share is near the overall market share. Performance is adequate in the Pensacola MSA.

Community Development Lending

The bank's record of making community development loans in Florida is excellent. Community development lending is particularly strong in Orlando, where the bank made \$33.7 million in community development loans during 1996 and 1997. Other markets in which the bank's community development loans augments its Lending Test performance are Fort Lauderdale, Miami, Naples, Tampa-St. Petersburg-Clearwater, and Sarasota-Bradenton MSAs. Projects funded include three large affordable rental housing projects in the Orlando MSA, an assisted living facility for low- and moderate-income elderly persons in the Sarasota-Bradenton MSA, new construction and redevelopment in the Brownsville area of the Miami MSA, and a day care facility for migrant/seasonal farm workers in the Naples MSA. The majority of those projects involve multiple funding sources, including both public and private entities.

Product Innovation and Flexibility

NationsBank's performance under the lending test in Florida is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's lending performance in the Fort Lauderdale MSA is consistent with the bank's overall performance under the Lending Test. In the Daytona Beach, Fort Myers-Cape Coral, Gainesville, Jacksonville, Lakeland-Winter Haven, Naples, Ocala, Orlando, Punta Gorda, Sarasota-Bradenton, Tallahassee and West Palm Beach-Boca Raton MSAs and the Non-MSA AAs, lending performance is weaker than the bank's overall state performance. With the exception of the Jacksonville and Ocala MSAs where performance was adequate, lending performance remains good in the other AAs cited above. This weaker performance did not change the Lending Test rating for Florida.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Florida is adequate. Based on full-scope reviews, the bank's performance is good in the Melbourne-Titusville-Palm Bay and Miami MSAs. Performance is poor in the Tampa-St. Petersburg-Clearwater and Pensacola MSAs and in the Highlands and Northern Florida AAs. Performance is very poor in the Calhoun AA.

NationsBank made 290 total qualified investments in the state during 1996 and 1997 in the amount of \$14.5 million. As of year-end 1997, the bank had qualified investments outstanding of \$18.1 million. In selected markets, the bank's qualified investments contribute significantly to the availability of affordable housing, the provision of community development services, and to economic development. However, the amount of qualified investments made by NationsBank in Florida is relatively low considering the extent of the bank's operations in the state.

The largest investments made in Florida total \$9.4 million and are provided to limited partnerships formed to invest in affordable housing properties that generate tax credits for the investors. The remaining dollars include investments in Small Business Investment Corporations, which provide venture capital for small, growth-oriented businesses; funding associated with the bank's national partnership agreements with the Local Initiative

Support Corporation, the National Association for the Advancement of Colored People, the Association for Community Reform Now, and the National Urban League. Others include charitable contributions to organizations that serve primarily a community development purpose, such as social service and educational organizations that target their benefits to low- and moderate-income persons or neighborhoods.

Performance in the Melbourne-Titusville-Palm Bay and Miami MSAs is good. Although relatively small in terms of NationsBank deposit base, the bank is a partner in a large investment that involves low-income housing tax credits in the Melbourne-Titusville-Palm Bay MSA. In the Miami MSA, NationsBank is a partner in a large investment that involves low-income housing tax credits. The bank also provides substantial funding for the activities of a community development financial institution. In addition, the bank previously made two large investments in multifamily affordable housing properties. Those investments remain on the bank's balance sheet and are detailed as investments outstanding in the Appendix of the PE.

NationsBank's Investment Test record in the Tampa-St. Petersburg-Clearwater and the Pensacola MSAs and in the Highlands and Northern Florida AAs is poor. Although the bank's qualified investments during 1996 and 1997 totaled \$617,000 in the Tampa-St. Petersburg-Clearwater MSA, it is small relative to the bank's second rank in deposit share. Further, its investments were not innovative or complex and they consisted entirely of charitable contributions principally to community services organizations serving low- and moderate-income persons. Weak performance in the Pensacola MSA and in the Highlands and Northern Florida AAs is also centered in the low amount of qualified investments which are primarily in the form of charitable contributions. Performance is low relative to the bank's operations in each market. NationsBank made no investments in the Calhoun AA, which is considered very poor performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's investment performance in the Fort Lauderdale, and Naples MSAs is consistent with the bank's overall performance under the Investment Test in Florida. Performance in the Jacksonville MSA and the Non-MSA AAs is excellent and stronger than the bank's overall performance. Performance in the Orlando and West Palm Beach-Boca Raton MSAs is good and stronger than the bank's overall performance.

Performance in the Daytona Beach, Fort Myers-Cape Coral, Gainesville, Lakeland-Winter Haven, Ocala, Punta Gorda, Sarasota-Bradenton, and Tallahassee MSAs is poor and weaker than the bank's overall performance in Florida, however, it did not change the Investment Test rating for Florida. Weak performance is centered in the low amount of qualified investments relative to the bank's operations in the AAs. Investments are primarily in the form of charitable contributions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Florida is excellent. Based on full-scope reviews, the bank's performance is excellent in the Melbourne-Titusville-Palm Bay and Tampa-St. Petersburg-Clearwater MSAs as well as in the Calhoun and Northern Florida AAs. Performance is good in the Miami and Pensacola MSAs and in the Highlands AA.

NationsBank's delivery systems are readily accessible to persons living in Florida AAs. The percentage of branches in LMI geographies is excellent and meets or exceeds the percentages of the population living in those geographies located in the Melbourne-Titusville-Palm Bay and Tampa-St. Petersburg-Clearwater MSAs and the Northern Florida AA. The percentage of branches is excellent and meets the needs of the middle-income population living in the Calhoun AA. The percentage of branches in LMI geographies is good, but is somewhat below the percentages of the population living in those geographies located in the Miami MSA. The percentage of branches is good and is representative of the population living in the Pensacola MSA and the Highlands AA.

NationsBank's hours and services are excellent. Branch hours and services are excellent and are tailored to the convenience and needs of the Melbourne-Titusville-Palm Bay, Miami, and Tampa-St. Petersburg-Clearwater MSAs, including LMI geographies. Monday through Friday banking hours and services are supplemented by Saturday hours at one-third of the branches located in moderate-income Melbourne-Titusville-Palm Bay geographies, one-half of the banking facilities in the Miami MSA, and nearly one-third of the facilities located in the Tampa-St. Petersburg-Clearwater MSA. Branch hours and services are good and do not vary in a way that inconvenience certain portions of the Pensacola MSA and the Calhoun, Highlands, and Northern Florida AAs, including LMI geographies and individuals. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch openings and closures have improved the accessibility of delivery systems, particularly in LMI geographies in the Miami and Tampa-St. Petersburg-Clearwater MSAs. NationsBank closed one branch and opened four branches located in Miami LMI geographies. It also closed two branches and opened three located in Tampa-St. Petersburg-Clearwater moderate-income geographies. Although NationsBank closed one branch located in a moderate-income geography in the Melbourne-Titusville-Palm Bay MSA, branch distribution is consistent with the distribution of persons living in moderate-income geographies. There were no branch closures in the Pensacola MSA and the Calhoun, Northern Florida, and Highlands AAs. During

the evaluation period, 20 additional branches closed and 43 opened in middle- and upper-income geographies located in full-scope AAs. Closures resulted from the consolidation of

banking offices due to the proximity of other NationsBank banking facilities or limited banking activity.

NationsBank provides an excellent level of community development services to organizations and persons living in the state of Florida. NationsBank provided an excellent level of community development services in the Miami and Tampa-St. Petersburg-Clearwater MSAs. Performance in the Pensacola MSA and the Highlands AA is poor, while performance in the Melbourne-Titusville-Palm Bay MSA and the Calhoun and Northern Florida AAs is very poor. During the evaluation period, NationsBank provided technical assistance or training to 15 community development organizations located in both the Miami and Tampa-St. Petersburg-Clearwater MSAs and one in the Pensacola MSA and Highlands AA. With the exception of three statewide organizations, the bank did not provide services to the Melbourne-Titusville-Palm Bay MSA and to the Calhoun and Northern Florida AAs. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local, state and national housing authorities as well as business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees are also active board or committee members for a variety of organizations. Training included small business, home ownership, and financial service education.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's service performance in all of the limited scope AAs is weaker than the bank's overall performance in Florida. Although service performance is weaker, it remains good in the Daytona Beach, Fort Lauderdale, Fort Myers, Gainesville, Lakeland, Orlando, Sarasota and West Palm Beach MSAs and in the Non-MSA AAs. Performance was adequate in the Jacksonville, Naples, Ocala, Punta Gorda, and Tallahassee MSAs.

State Rating

CRA Rating for the State of Georgia⁸: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- < Lending levels that reflect a good responsiveness by NationsBank to the credit needs of its AAs within the state.
- < Good distribution of NationsBank's loans among geographies throughout its AAs.
- < Excellent distribution of NationsBank's loans among borrowers of different income levels throughout the AAs.
- < An excellent level of community development lending.
- < Investment volume that reflects an excellent level of responsiveness to the needs of the state.
- < Provision of services that shows good responsiveness to banking needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Georgia is excellent. Based on full-scope reviews, the bank's performance is excellent in the Atlanta MSA, good in the Macon MSA, Savannah MSA, Southwest Georgia and Hart AAs and adequate in the Southeast Georgia AA.

⁸ NationsBank operates branches in the bordering states of South Carolina and Tennessee. Refer to the Augusta-Aiken (GA-SC) multistate MSA for the rating and evaluation of the institution's performance in that area. However, since the bank only has branches in the Tennessee portion of the Chattanooga multistate metropolitan area, that rating is incorporated into the State of Tennessee evaluation.

Lending Activity

The substantial majority of reportable loans originated/purchased by NationsBank within the full-scope AAs in Georgia are HMDA loans with small business loans representing the remainder. HMDA loans are comprised primarily of home purchase and refinance loans with home improvement loans representing a comparatively smaller portion. The volume of small farm lending in the full-scope AAs in Georgia is insignificant. Loan originations/purchases in the full-scope AAs in Georgia are concentrated in the Atlanta MSA.

Lending activity is good in all of the full-scope AAs in Georgia. In the Southwest Georgia AA, lending activity is good and is generally commensurate with NationsBank's presence in the market. In the other AAs, NationsBank's HMDA lending activity is generally commensurate with its presence in each AA, however, small business lending activity is consistently lower. As an example, in the Atlanta MSA, NationsBank ranks first in bank deposits with a substantial deposit market share (25%). The bank ranks fourth in HMDA lending in a highly fragmented market with no lender holding a market share greater than 4%. The bank ranks fifth in small business lending, however, with a comparatively small market share (8%). Although the top two lenders are credit card banks, two other commercial banks with smaller presences in the MSA rank ahead of NationsBank in originating/purchasing small business loans. Performance is similar in the other full-scope AAs.

NationsBank purchased a large portion of its HMDA home purchase loans (28%) in Georgia. Borrower income information is not available for the majority of these loans.

Distribution of Loans by Income Level of the Geography

The geographic distribution of NationsBank's HMDA, small business and small farm loans reflects good penetration throughout the full-scope AA geographies in Georgia. Performance is excellent in the Hart AA, good in the Atlanta MSA, and adequate in the Macon MSA, Savannah MSA, Southeast Georgia AA and Southwest Georgia AA.

Home purchase loan geographic distribution is adequate. Performance is adequate in the Atlanta MSA, Savannah MSA and Southwest Georgia AA. With the exception of home purchase loans made in low-income geographies in the Savannah MSA where it is somewhat lower, the portion of home purchase loans made in LMI geographies in each AA is lower than the portion of owner-occupied units that are within such geographies. The market share of home purchase loans made in LMI geographies in each AA, however, are generally near the overall market share for home purchase loans in that AA. Performance is poor in the Macon MSA and Southeast Georgia AAs. The portion of home purchase loans made in LMI geographies in the Southeast Georgia AA is lower than and in the Macon MSA is significantly lower than the comparable demographics.

Home improvement loan geographic distribution is excellent in all of the full-scope AAs. The portion of home improvement loans made in both low- and moderate-income geographies in the Atlanta MSA exceeds the portion of owner-occupied units that are within those geographies. In the Macon MSA, the portion of such loans made in low-income geographies exceeds and in moderate-income geographies is near the comparable demographic. The portion of loans made in the Savannah MSA in low-income geographies is equal to and in moderate-income geographies exceeds the comparable demographic. While the portions of home improvement loans made in the Southeast Georgia AA in both low- and moderate-income geographies are only near the comparable demographics, the market shares of such loans exceed the overall market share for home improvement loans in the AA. The portion of home improvement loans made in moderate-income geographies in the Southwest Georgia AA exceeds the comparable demographic.

Refinance loan geographic distribution is good. Performance is excellent in the Atlanta and Macon MSAs. The portion of refinance loans made in the Atlanta MSA in both low- and moderate-income geographies is equal to the portion of owner-occupied units that are within those geographies. In the Macon MSA, the portion of refinance loans made in low-income geographies is equal to and in moderate-income geographies is near the comparable demographics. In the Southwest Georgia AA, performance is good. The portion of loans made in moderate-income geographies in the AA is near the comparable demographic (there are no low-income geographies in the AA). Performance is poor in the Savannah MSA and Southeast Georgia AA. The portion of refinance loans made in LMI geographies in the Savannah MSA is lower than the comparable demographics. In the Southeast Georgia AA, the portion of loans made in moderate-income geographies is only somewhat lower than the comparable demographic, however, no loans were made in low-income geographies.

Multifamily loan geographic distribution is excellent. Seven multifamily loans were originated in full-scope AAs in Georgia, six in the Atlanta MSA and one in the Southwest Georgia AA. Of the six loans in the Atlanta MSA, four are in moderate-income geographies and one each are in middle- and upper-income geographies. The loan in the Southwest Georgia AA is in a moderate-income geography.

Small business loan geographic distribution is good. Performance in the Atlanta MSA is excellent. The portion of bank loans in LMI areas is near the portion of businesses in LMI areas. The bank's market share in low-income geographies exceeds the overall market share and in moderate-income geographies is near the overall market share. Performance is good in the Savannah MSA, Hart, Southeast Georgia and Southwest Georgia AAs. In the Savannah MSA, the portion of loans in low-income areas is near the portion of businesses, while in moderate-income areas the portion of loans is somewhat lower than the portion of businesses. The market share in low-income geographies is near the overall market share while in moderate-income geographies is somewhat lower than the overall market share. In the Southeast Georgia AA the portion of loans in low-income geographies is lower than the portion of businesses, while in moderate-income

geographies the portion of loans is somewhat lower than the portion of businesses. Market share in low-income geographies is near the overall market share, while in moderate-income geographies it exceeds. In the Southwest Georgia AA the portion of loans moderate-income geographies is near the portion of businesses. The market share in moderate-income geographies is somewhat lower than the overall market share. There were no LMI areas in the Hart AA and no low-income areas in the Southwest Georgia AA. Performance is adequate in the Macon MSA. The portion of bank loans in low-income areas is somewhat lower than the portion of businesses. The portion of bank loans in moderate-income areas is near the portion of businesses. The market share in low-income geographies is somewhat lower than the overall market share, while in moderate-income geographies is near the overall market share.

Small farm loan geographic distribution is adequate. Performance is adequate in the Atlanta MSA. The portion of loans in low-income areas exceeds the portion of farms, but within the moderate-income area, the bank's portion of loans is somewhat lower than the comparable demographic. The bank's market share in LMI areas is significantly lower than the overall market share. The volume of small farm loans is not sufficient in the other full-scope AAs to perform a meaningful analysis.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of NationsBank's HMDA, small business and small farm loans reflects an excellent dispersion among borrowers of different income levels throughout the full-scope AAs in Georgia. Performance is excellent in the Atlanta MSA, good in the Macon MSA and the Hart AA; and adequate in the Savannah MSA and Southeast Georgia and Southwest Georgia AAs.

Home purchase loan borrower distribution is good. In the Atlanta MSA, performance is good. While the portion of home purchase loans made to low-income borrowers in the MSA is somewhat lower than the portion of families that are defined as low-income, the portion of loans made to moderate-income borrowers significantly exceeds the portion of families that are defined as such. Performance is adequate in the Macon MSA, Savannah MSA and Hart AA. The portion of home purchase loans made to low-income borrowers in each AA is significantly lower than the comparable demographics, with no loans made to low-income borrowers in the Hart AA. The portion of loans made to moderate-income borrowers in both the Macon MSA and Hart AA, however, exceed the comparable demographics. The market share of home purchase loans made to LMI borrowers in the Macon MSA and to moderate-income borrowers in the Savannah MSA is somewhat lower than the overall market share for home purchase loans in each MSA. Conversely, the market share of loans made to low-income borrowers in the Savannah MSA and to moderate-income borrowers in the Hart AA exceeds the overall market share for such loans in each AA. In the Southeast and Southwest Georgia AAs, performance is poor. While the portion of home purchase loans made to moderate-income borrowers in each

AA is near the portion of families defined as such, the portion of loans made to low-income borrowers in each AA is significantly below the comparable demographics.

Home improvement loan borrower distribution is excellent in all of the full-scope AAs. The portions of home improvement loans made in the Atlanta MSA and Hart AA exceed the portions of families that are defined as such. In the Macon MSA, the portion of home improvement loans made to low-income borrowers is equal to and to moderate-income borrowers exceeds the comparable demographics. The portion of loans made in the Savannah MSA to low-income borrowers is near to and to moderate-income borrowers exceeds the comparable demographics. While the portions of loans made in the Southeast Georgia AA to low- and moderate-income borrowers are only near the comparable demographics, the market shares for such loans exceed the overall market share for home improvement loans in the AA. In the Southwest Georgia AA, a somewhat lower portion of loans made to low-income borrowers is offset by the portion of loans made to moderate-income borrowers that exceeds the comparable demographic. In addition, the market shares of such loans exceeds the overall market share for home improvement loans in the AA.

Refinance loan borrower distribution is good. Performance in the Atlanta MSA is excellent. While the portion of loans made to low-income borrowers in the MSA is somewhat lower than the portion of families that are defined as low-income, the portion of loans made to moderate-income borrowers exceeds the portion of families that are defined as such. In the Macon MSA, Savannah MSA, Hart and Southwest Georgia AAs, performance is good. While the portion of loans made to low-income borrowers in each AA is lower than the portion of families that are defined as low-income, the portion of loans made to moderate-income borrowers in each AA is near the comparable demographic. With the exception of the Savannah MSA where it is somewhat lower, the market shares of loans made to low-income borrowers in each AA exceed the overall market shares for refinance loans in that AA. In addition, the market shares of loans made to moderate-income borrowers in the Savannah MSA and Southwest Georgia AA exceed the overall market shares for such loans in those AAs, while in the Macon MSA and Hart AA it is somewhat lower. Performance in the Southeast Georgia AA is adequate. While the portion of refinance loans made to LMI borrowers in the AA is lower than the comparable demographics, the market share for such loans made to low-income borrowers exceeds and to moderate-income borrowers is near to the overall market share for refinance loans in that AA.

Small business loan borrower distribution is excellent. Performance is excellent in the Atlanta MSA, Macon MSA and Hart AA. In the Atlanta and Macon MSAs, the portion of bank loans to small businesses is near the portion of small businesses. In the Hart AA, the portion of loans to small businesses exceeds the portion of small businesses. The portion of loans in the Atlanta MSA and Macon MSA of \$100,000 or less is near the bank's portion of loans to small businesses, while in the Hart AA it exceeds. The market share of loans to small businesses exceeds the bank's overall market share in the Atlanta MSA,

Macon MSA and Hart AA. Performance is good in the Savannah MSA, the Southeast Georgia AA and the Southwest Georgia AA. In the Savannah MSA, the bank's portion of loans to small businesses is near the portion of small businesses and the portion of loans of \$100,000 or less is near the portion of small businesses. The market share to small businesses exceeds the overall market share. In the Southeast Georgia and the Southwest Georgia AAs, the bank's portion of loans to small businesses is near the portion of small businesses and the portion of loans of \$100,000 or less is near the portion of small businesses. The bank's market share to small businesses is near the overall market share.

Small farm loan borrower distribution is good. Performance is good in Atlanta MSA. The bank's portion of loans to small farms is somewhat lower than the portion of small farms. The portion of loans of \$100,000 or less is near the portion of small farms. The market share to small farms is somewhat lower than the overall market share.

Community Development Lending

Community development lending in the Atlanta and Macon MSAs is excellent. Community development lending extended in the Atlanta MSA is principally in conjunction with qualifying investments, particularly investments undertaken by the NationsBank CDC. Lending in the Macon MSA is principally in conjunction with affordable housing projects generating low-income housing tax credits. NationsBank extended five community development loans totaling \$71,000 outside of the Atlanta and Macon MSAs.

Product Innovation and Flexibility

NationsBank's performance under the lending test in Georgia is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's lending performance in the Albany and Athens MSAs and the Non-MSA AAs is weaker than the bank's overall performance under the Lending Test in Georgia, however, it did not change the Lending Test rating for Georgia. Although performance is weaker in these areas, it remains good.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Georgia is excellent. Based on full-scope reviews, the bank's performance is excellent in the Atlanta MSA, good in the Macon MSA and the Southeast Georgia AAs, and poor in the Savannah MSA and in the Southwest Georgia and Hart AAs.

NationsBank made 166 total qualifying investments in the state during 1996 and 1997 in the amount of \$55.1 million. As of year-end 1997, the bank had qualified investments outstanding of \$134 million. The bank's investments in the Atlanta MSA totals \$53.7 million and represents 97 percent of its investments in the state of Georgia. Investment dollars are proportionate to the bank's high deposit volume. Most of the investment dollars have been used for the construction or rehabilitation of affordable multifamily housing in the Atlanta MSA. Many of the projects involve innovative and complex investments involving multiple partners and funding sources. The NationsBank CDC is particularly active in Atlanta in purchasing and rehabilitating large multifamily rental apartment complexes. In many cases, the renovations include gut rehabilitation of the structures, a reduction in housing densities, improved security, and the construction of on-site computer centers and after-school "make a difference" centers for residents.

Investment performance in the Macon MSA and in Southeast Georgia AA is good. In both areas, the bank has invested in partnerships that generate low-income housing tax credits. Performance in the Savannah MSA and the Hart and Southwest Georgia AAs is poor. Aside from an investment in a multibank CDC in the Savannah MSA, the bank's qualified investments in those AAs are limited to small charitable contributions and are low relative to the bank's operations in the AAs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's investment performance in the Albany and Athens MSAs and the Non-MSA AAs is weaker than the bank's overall performance under the Investment Test in Georgia. Although performance is weaker, it did not change the Investment Test rating for Georgia. Weak performance is considered poor and is centered

in the low amount of qualified investments and the fact that they are primarily in the form of charitable contributions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Georgia is good. Based on full-scope reviews, the bank's performance is excellent in the Hart AA and is good in the Atlanta MSA as well as the Southeast Georgia and Southwest Georgia AAs. Performance is adequate in the Macon and Savannah MSAs.

NationsBank's delivery systems are accessible to persons living in Georgia AAs. The percentage of branches in LMI geographies is good, but is somewhat below the percentages of the population living in those geographies located in the Atlanta MSA as well as the Southwest and Southeast Georgia AAs. The percentage of branches in LMI geographies is adequate, but is lower than the percentages of the population living in those geographies located in the Savannah MSA. The percentage of branches in LMI geographies is poor and is significantly lower than the percentages of the population living in those geographies located in the Macon MSA. There are no LMI geographies in the Hart AA.

NationsBank's hours and services are excellent. Branch hours and services are excellent and are tailored to the convenience and needs of the Atlanta and Macon MSAs, including LMI geographies. Although the Hart AA has no LMI geographies, branch hours and services are excellent and are tailored to the convenience and needs of the individuals living in this AA. Monday through Friday banking hours and services are supplemented by Saturday hours at nearly one-half of the banking facilities in both MSAs. Branch hours and services are good and do not vary in a way that inconvenience certain portions of the Savannah MSA and the Southwest and Southeast Georgia AA, including LMI geographies and individuals. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch openings and closures have improved the accessibility of delivery systems, particularly in LMI geographies in the Atlanta and Savannah MSAs as well as the Southeast Georgia AA. NationsBank closed ten and opened 15 branches located in Atlanta LMI geographies. NationsBank also opened one branch located in a moderate-income geography in both the Savannah MSA and Southeast Georgia AA. Accessibility was modestly impacted when NationsBank closed two branches and opened one located in Macon MSA moderate-income geographies. There were no

branch closures in the Southwest Georgia and the Hart AAs. Closures resulted from the consolidation of banking offices due to the proximity of other NationsBank banking facilities or limited banking activity.

NationsBank provides a good level of community development services to organizations and persons living in the state of Georgia. While NationsBank provided an excellent level of community development services in the Atlanta MSA, performance in the Savannah MSA is poor and it is very poor in the Macon MSA as well as the Southeast Georgia, Southwest Georgia, and Hart AAs. During the evaluation period, NationsBank provided technical assistance or training to 27 community development organizations located in the Atlanta MSA. It also provided technical assistance or training to one organization in the Macon MSA and three organizations in the Savannah MSA. With the exception of one statewide organization, the bank did not provide services to the Southeast Georgia, Southwest Georgia and Hart AAs. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local, state and national housing authorities as well as business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees are also active board or committee members for a variety of organizations. Training included small business, home ownership, and financial service education.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's service performance in the Non-MSA AAs is stronger than while performance in the Athens MSA is consistent with the bank's overall performance under the Service Test in Georgia. Although performance in the Albany MSA is adequate, but weaker than the bank's overall performance in Georgia, it did not change the overall Service Test rating for Georgia.

State Rating

CRA Rating for the State of Illinois ⁹: Satisfactory

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

The major factors that support this rating include:

- < Lending levels that reflect a good responsiveness by NationsBank to the credit needs of its AAs within the state.
- < Adequate distribution of NationsBank's loans among geographies and borrowers of different income levels throughout its AAs.
- < An adequate level of community development lending.
- < Investment volume that reflects an excellent level of responsiveness to the needs of the state.
- < Provision of services that shows excellent responsiveness to banking needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Illinois is adequate. Based on full-scope reviews, the bank's performance is excellent in the South Central Illinois AA and adequate in the Adams and Coles AAs.

Lending Activity

The largest portion of reportable loans originated/purchased by NationsBank within the full-scope AAs in Illinois are small business loans with HMDA loan volume somewhat less. HMDA loans are comprised primarily of refinance and home purchase loans with home improvement loans representing a comparatively smaller portion. Relative to the volume of HMDA and small business loans, small farm loans represent a significant portion of reportable loans. With the exception of the

⁹ Refer to the St. Louis (MO-IL) multistate MSA for the rating and evaluation of the institution's performance in that area.

Coles AA, the distribution of loans by type did not vary significantly by AA. In the Coles AA, farm loans represent a significantly larger portion of loan originations/purchases.

Lending activity is excellent in the South Central Illinois AA where the bank ranks second in terms of deposit market share, third in HMDA, third in small business and second in small farm lending. Lending activity is good in the Adams and Coles AAs. Lending activity is generally commensurate with its presence in these markets. As an example, in the Coles AA the bank ranks second in terms of deposit market share, fourth in HMDA, second in small business, and second in small farm lending.

Lending activity increased significantly in the full-scope AAs from 1996 through 1997. The increase is due primarily to the acquisition of Boatmen's Bancshares by NationsBank's parent holding company.

Distribution of Loans by Income Level of the Geography

The geographic distribution of NationsBank's HMDA, small business and small farm loans reflects adequate penetration throughout the full-scope AA geographies in Illinois. Performance is excellent in the South Central Illinois AA, adequate in the Adams AA and poor in the Coles AA.

Home purchase loan geographic distribution is adequate. Performance is excellent in the South Central Illinois AA. The portion of home purchase loans made in moderate-income geographies in the AA significantly exceeds the portion of owner-occupied housing units that are within those geographies (there are no low-income geographies in the AA). In the Coles County AA, performance is adequate. While the portion of loans made in moderate-income geographies in the AA is near the comparable demographic, the market share of such loans is somewhat lower than the overall market share for home purchase loans in the AA (there are no low-income geographies in the AA). Performance in the Adams County AA is very poor where no loans were made in LMI geographies.

No home improvement loans were made in the Adams or Coles County AAs and only seven were made in the South Central Illinois AA. As a result, a meaningful analysis of home improvement loans could not be performed.

Refinance loan geographic distribution is poor. In the South Central Illinois AA, performance is excellent. The portion of refinance loans made in moderate-income geographies in the AA significantly exceeds the portion of owner-occupied units that are within those geographies. In the Adams and Coles County AAs, however, performance is very poor. In the Adams County AA no loans were originated in low-income geographies and the portion originated in moderate-income geographies is lower than the comparable demographic. No loans were originated in moderate-income geographies in the Coles County AA.

Small business loan geographic distribution is good. Performance in the Adams and the South Central Illinois AAs is excellent. The portion of bank loans in LMI geographies exceeds the portion of businesses in the AAs, where applicable. The market share for the Adams and the South Central Illinois AAs exceeds the overall market share. There are no low-income geographies in the South Central Illinois AA. Performance in the Coles AA is poor. The portion of bank loans is significantly lower than the portion of businesses in moderate-income geographies. The market share is lower than the overall market share. There are no low-income geographies in the Coles AA.

The geographic distribution of small loans to farms is poor. Performance in the Coles AA is very poor. No loans were made in moderate-income geographies, however the portion of loans made in middle-income geographies exceeds the portion of farms and the overall market share. Although only a limited number of farm loans were made, the distribution to moderate-income geographies into the Adams and South Central Illinois AAs was higher than in the Coles AA.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of NationsBank's HMDA, small business and small farm loans reflects an adequate dispersion among borrowers of different income levels throughout the full-scope AAs in Illinois. Performance is good in the Coles and South Central Illinois AAs and poor in the Adams AA.

Home purchase borrower distribution is adequate. In the South Central Illinois AA, performance is excellent. While the portion of home purchase loans made to low-income borrowers in the AA is somewhat lower than the portion of families that are defined as low-income, the portion of loans made to moderate-income borrowers significantly exceeds the portion of families defined as such. The market share of loans made to LMI borrowers also exceeds the overall market share for home purchase loans in the AA. Performance in the Adams and Coles AAs is poor. While the portions of loans made to moderate-income borrowers in each AA is near the comparable demographics, the portions of loans made to low-income borrowers in each AA is significantly below the comparable demographics. No loans were made to low-income borrowers in the Adams AA. The market shares of such loans in each AA are also generally lower than the overall market share for home purchase loans in that AA.

Refinance loan borrower distribution is poor. In the Coles AA, performance is adequate. The portion of loans made to low-income borrowers in the AA is lower than the portion of families that are defined as such, however, the market share of such loans exceeds the overall market share for refinance loans in that AA. The portion of loans made to moderate-income borrowers in the AA is only somewhat lower than the comparable demographic. In the South Central Illinois AA, performance is poor. While the portion of loans made to moderate-income borrowers in the AA is only somewhat lower than the comparable demographic, the portion of loans made to low-income borrowers is

significantly below the comparable demographic. The market share of such loans in the AA is also lower than the overall market share for refinance loans in that AA. Performance in the Adams County AA is very poor. No loans were originated to low-income borrowers in the AA and the portion of loans originated to moderate-income borrowers is lower than the comparable demographic.

Small business loan borrower distribution is excellent. Performance is excellent in the Coles AA and the South Central Illinois AA. The portion of loans to small businesses exceeds the portion of businesses in the Coles AA and is near the portion of businesses in the South Central Illinois AA. In both AAs the portion of loans of \$100,000 or less is near the portion of small businesses. The market share for small business loans exceeds the market share for all business loans. Performance is good in the Adams AA. The portion of bank loans to small businesses is somewhat lower than the comparable demographic and the market share is near the overall market share for all business loans. The portion of loans of \$100,000 or less is near the portion of small businesses.

Small farm loan borrower distribution is excellent. In the Coles AA, the portion of bank loans to small farms and loans in amounts of \$100,000 or less is near the portion of farms and the market share for small farm loans exceeds the overall market share.

Community Development Lending

Community development lending in Illinois is adequate. The bank made one community development loan in the state in the amount of \$3.2 million. The loan was used for the construction of 85 single-family dwellings for multifamily rental housing utilizing low-income housing tax credits. The property is located in Tasewell County which is part of an enterprise zone that has a five year abatement on real estate tax, but is not in one of the bank's Illinois AAs. As a result, the dollar amount is not detailed in the Franchise or Table 1 entitled "Lending Volume" in the Appendix of this evaluation.

Product Innovation and Flexibility

NationsBank's performance under the lending test in Illinois is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's lending performance in the Non-MSA AAs is stronger than the bank's overall performance under the Lending Test in Illinois.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Illinois is excellent. Based on full-scope reviews, the bank's performance is excellent in the Adams AA, adequate in the Coles AA, and poor in the South Central Illinois AAs. The large amount of unallocated statewide investments along with outstanding investments from prior periods are excellent.

Although NationsBank made an investment in the Adams AA that large in relationship to the bank's presence in the market, qualified investments in other AAs in the state are quite limited. However, NationsBank, in a unique partnership with a community development financial institution, has committed \$15.0 million to capitalize an independent trust with the mission to provide capital to distressed communities in NationsBank AAs through the development of, and the prudent investment in, community development banks. Because the trust is managed in Chicago, the investment is allocated to the state of Illinois.

The bank's investment performance is excellent in the Adams AA primarily as a result of an investment in a limited partnership formed to invest in affordable housing properties that generate tax credits. Performance in the Coles AA is adequate due to a bank investment in a local community development corporation. NationsBank made only one small charitable contribution in the South Central Illinois AA where the bank ranks second in deposit market share.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's investment performance in the Non-MSA AAs is weaker than the bank's overall performance under the Investment Test in Illinois. Although performance is weaker, it did not change the Investment Test rating for Illinois. Weak performance is considered poor and is centered in the low amount of qualified investments relative to the bank's operations in the AAs. Investments are primarily in the form of charitable contributions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Illinois is excellent. Based on full-scope reviews, the bank's performance is excellent in the Adams, Coles, and South Central Illinois AAs.

NationsBank's delivery systems are readily accessible to all assessment areas in the state of Illinois. The percentage of branches in LMI geographies is excellent and exceeds the percentages of the population living in those geographies throughout all NationsBank AAs. Branch hours and services in all AAs are excellent and are tailored to the convenience and needs of the bank's AA, including LMI geographies and individuals. Banking hours and services provided Monday through Friday are supplemented by Saturday hours at the majority of banking facilities. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch closures have not adversely affected the accessibility of delivery systems, particularly in LMI geographies. During the evaluation period, NationsBank closed three branch offices located in middle-income geographies located in the Adams, Coles, and South Central Illinois full-scope AAs. Closures resulted from the consolidation of banking offices due to the proximity of other NationsBank banking facilities or limited banking activity.

NationsBank provides a poor level of community development services to organizations and persons living in Illinois AAs. During the evaluation period, NationsBank provided technical assistance or training to two community development organizations located in the Coles AA. With the exception of one statewide organization, NationsBank did not provide services to the Adams and South Central Illinois AAs. The organizations serve economic revitalization and community development needs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance in the Non-MSA AAs is good, but is weaker than the bank's performance under the Service Test in Illinois.

State Rating

CRA Rating for the State of Iowa: Outstanding

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

The major factors that support this rating include:

- < Lending levels that reflect a good responsiveness by NationsBank to the credit needs of its AAs within the state.
- < Adequate distribution of NationsBank's loans among geographies and good distribution among borrowers of different income levels throughout its AAs.
- < An adequate level of community development lending.
- < Investment volume that reflects an excellent level of responsiveness to the needs of the state.
- < Provision of services that shows excellent responsiveness to banking needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Iowa is good. Based on full-scope reviews, the bank's performance is good in the Cerro Gordo, Clay and Kossuth AAs and adequate in the Des Moines MSA and Webster AA.

Lending Activity

The largest portion of reportable loans originated/purchased by NationsBank within the full-scope AAs in Iowa are HMDA loans with small business loan volume slightly less. HMDA loans are comprised primarily of refinance and home purchase loans with home improvement loans representing a comparatively smaller portion. Relative to the volume of HMDA and small business loans, small farm loans represent a significant portion of reportable loans. The distribution of loans by type varied by AA. In the Des Moines MSA, HMDA loans represented the substantial majority of loan originations/purchases. Conversely, in the Cerro Gordo, Kossuth and Webster AAs, small farm loans represented a larger portion of loan originations/purchases.

Small business loans represent the substantial majority of loan originations/purchases in the Clay AA.

Lending activity is excellent in the Cerro Gordo, Clay, Kossuth and Webster AAs. In all of these AAs, the bank's lending activity equals or exceeds its presence in the market. As an example, in the Cerro Gordo AA the bank ranks second in terms of deposit market share (18%) and third in HMDA (8%), second in small business (21%) and second in small farm (31%) lending. All of the full-scope AAs are dominated by other banks in terms of deposit market share. In the Des Moines MSA, lending activity is adequate. The bank ranks fifth in terms of deposit market share (7%), thirteenth in HMDA (2%), eighth in small business (4%) and ninth in small farm lending (1%).

Lending activity increased significantly in the full-scope AAs from 1996 through 1997. The increase is due primarily to the acquisition of Boatmen's Bancshares by NationsBank's parent holding company.

Distribution of Loans by Income Level of the Geography

The geographic distribution of NationsBank's HMDA, small business and small farm loans reflects adequate penetration throughout the full-scope AA geographies in Iowa. Performance is good in the Cerro Gordo AA, adequate in the Des Moines MSA and the Clay and Kossuth AAs and poor in the Webster AA.

Home purchase loan geographic distribution is adequate. In the Cerro Gordo AA, performance is good. The portion of home purchase loans made in middle-income geographies is near the portion of owner-occupied housing units that are within those geographies (there are no LMI geographies in the AA). Performance is adequate in the Des Moines MSA. The portion of home purchase loans made in LMI geographies in the MSA is lower than the comparable demographics. The market share for such loans made in LMI geographies in the MSA, however, is near to or equals the overall market share for home purchase loans in that MSA. The volume of home purchase loans in the Clay, Kossuth and Webster AA is not sufficient to perform a meaningful analysis.

Home improvement loan geographic distribution is excellent. The portion of home improvement loans made in LMI geographies in the Des Moines MSA significantly exceeds the portion of owner-occupied housing units that are within those geographies. The volume of home purchase loans in the Cerro Gordo, Clay and Kossuth and Webster AAs is not sufficient to perform a meaningful analysis.

Refinance loan geographic distribution is adequate. In the Des Moines MSA, performance is adequate. The portion of loans made in low-income geographies in the MSA equals the portion of owner-occupied units that are within those geographies. The portion of loans made in moderate-income geographies in the MSA, however, is lower than the

comparable demographic. Performance is adequate in the Webster AA. No loans were made in moderate-income geographies in the AA, however, only 2% of the owner-occupied housing units in the AA are within those geographies. The portion of loans made in middle-income geographies in the AA is somewhat lower than the comparable demographic.

Multifamily loan geographic distribution is adequate. One multifamily loan was originated in full-scope AAs in Iowa. The loan is in a middle-income geography in the Des Moines MSA.

Small business loan geographic distribution is good. Performance in all full-scope AAs is good. The portion of bank loans in LMI geographies is near the comparable demographic in the Des Moines MSA. The portion of bank loans in moderate-income geographies is near the comparable demographic in the Webster AA. There are no low-income geographies in the Webster AA. There are no LMI geographies in the Cerro Gordo, Clay or Kossuth AAs. The bank's market share in LMI geographies exceeds the overall market share in the Des Moines MSA. The bank's market share in moderate-income geographies is near the overall market share in the Webster AA. In the Cerro Gordo, Clay and Kossuth AAs, the portion of loans in middle-income geographies is near the portion of businesses. The market share in middle-income geographies is near the overall market share.

Small farm loan geographic distribution is poor. Performance is good in the Cerro Gordo, Clay and Kossuth AAs. Performance is very poor in the Webster AA. The bank made no loans in the LMI areas of the Webster AA. In the Clay AA the portion of bank loans is near the portion of farms. The market share in the middle-income geographies is near the overall market share. In the Cerro Gordo AA, the portion of loans in middle-income geographies is near the portion of farms. The market share is near the overall market share.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of NationsBank's HMDA, small business and small farm loans reflects a good dispersion among borrowers of different income levels throughout the full-scope AAs in Iowa. Performance is good in the Des Moines MSA and adequate in the Cerro Gordo, Clay, Kossuth and Webster AAs.

Home purchase loan borrower distribution is good. In the Des Moines MSA, performance is good. The portion of home purchase loans made to low-income borrowers is near and to moderate-income borrowers exceeds the portion of families that are defined as such. Performance in the Cerro Gordo AA is adequate. While no loans were made to low-income borrowers in the AA, the portion of loans made to moderate-income borrowers significantly exceeds the portion of families in the AA that are defined as such.

Home improvement loan borrower distribution is excellent. The portion of home improvement loans made to LMI borrowers in the Des Moines MSA significantly exceeds the portion of families in the MSA that are defined as LMI.

Refinance loan borrower distribution is adequate. In the Des Moines MSA, performance is adequate. While the portion of loans made to low-income borrowers in the MSA is significantly lower than the portion of families that are defined as low-income, the portion of loans made to moderate-income borrowers exceeds the portion of families that are defined as such. Performance in the Cerro Gordo County AA is poor. No loans were made to low-income borrowers in the AA and the portion of loans made to moderate-income borrowers is somewhat lower than the comparable demographic. In the Webster County AA, performance is very poor. No loans were made to low-income borrowers in the AA and the portion of loans made to moderate-income borrowers in the AA is significantly lower than the comparable demographic.

Small business loan borrower distribution is good. Performance in the Des Moines MSA, Cerro Gordo, Clay and Kossuth AAs is good. In the Des Moines MSA the portion of loans to small businesses is somewhat lower than the portion of businesses and the portion of loans of \$100,000 or less is near the portion of small businesses. In the Cerro Gordo AA the portion of loans to small businesses and the portion of loans of \$100,000 or less is near the portion of small businesses. In the Clay AA the portion of loans to small businesses is somewhat lower than the portion of businesses. The portion of loans of \$100,000 or less is near the portion of small businesses. In the Kossuth AA the portion of loans to small businesses and the portion of loans of \$100,000 or less exceeds the portion of small businesses. The market share to small businesses is somewhat lower in the Des Moines AA. The market share to small businesses is near the overall market share in the Kossuth AA, the Cerro Gordo and Clay AAs the market share to small businesses near the overall market share. Performance in the Webster AA is excellent. The bank's portion of loans to small businesses exceeds the portion of small businesses. The portion of loans of \$100,000 or less exceeds the portion of small businesses. Market share to small businesses is near the overall market share.

Small farm loan borrower distribution is good. Performance in the Cerro Gordo and Clay AAs is excellent. In both AAs the portion of the bank's small farm loans is near the portion of small farm loans. The portion of loans of \$100,000 or less is near the portion of small farms. The market share to small farms exceeds the overall market share. Performance in the Des Moines MSA, Kossuth and Webster AAs is good. In the Des Moines MSA the portion of bank loans to small farms is near the portion of small farms. In the Webster AA the portion of bank loans to small farms exceeds the portion of small farms. The portion of loans of \$100,000 or less is near the portion of small farms. In the Kossuth AA, the portion of loans of \$100,000 or less exceeds the portion of farms. The portion of loans of \$100,000 or less exceeds the portion of small farms. The market share to small farms in the Kossuth and Webster AAs and the Des Moines MSA is near the overall market share.

Community Development Lending

Community development lending in Iowa is adequate. The bank's community development lending record is excellent in the Des Moines MSA where it made two loans in 1997 for the purchase and rehabilitation of homes in designated, economically-depressed neighborhoods. The bank made no other community development loans in Iowa during 1996 and 1997.

Product Innovation and Flexibility

NationsBank's performance under the lending test in Iowa is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's lending performance in the Non-MSA AAs is consistent with the bank's overall performance under the Lending Test in Iowa. In the Sioux City MSA, lending performance is weaker than the bank's overall performance in Iowa, however, it did not change the Lending Test Rating for Iowa. Although performance is weaker in the Sioux City MSA, it remains adequate.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Iowa is excellent. Based on full-scope reviews, the bank's performance is excellent in the Des Moines MSA. However, performance is poor in the Cerro Gordo AA and is very poor in the Clay, Kossuth, and Webster AAs.

During 1996 and 1997, NationsBank made 17 qualified investments in the state in the amount of \$2.9 million. As of year-end 1997, the bank had qualified investments outstanding of \$3.3 million. The volume of investments is significant given the limited extent of the bank's operations in the state of Iowa. NationsBank's activity in the Des Moines MSA during 1996 and 1997 includes an investment in a limited partnership formed to invest in affordable housing properties that generate tax credits. In the Cerro Gordo AA, the bank's investments are limited to charitable contributions and are low relative to the bank's operations and rank in deposit share in the AA. The bank made no qualifying investments in the Clay, Kossuth, and Webster AAs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's investment performance in the Sioux City MSA is consistent with the bank's overall performance under the Investment Test in Iowa. In the Non-MSA AAs, investment performance is good, but is weaker than the bank's overall performance. Although weaker, it did not change the Investment Test rating for Iowa.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Iowa is excellent. Based on full-scope reviews, the bank's performance is excellent in the Des Moines MSA and in the Cerro Gordo, Clay, and Webster AAs. Performance is good in the Kossuth AA.

NationsBank's delivery systems are readily accessible to all portions of the state of Iowa. The percentage of branches in LMI geographies is excellent and exceeds the percentages of the population living in those geographies throughout the Des Moines MSA and Webster AA. The distribution of delivery systems in the Cerro Gordo, Clay, and Kossuth AAs was also excellent and are consistent with the populations living in middle and/or upper-income geographies.

NationsBank's hours and services are excellent. Branch hours and services in all AAs are excellent and are tailored to the convenience and needs of the bank's AA, including LMI geographies and individuals living in the Des Moines MSA and the Cerro Gordo AA. Banking hours and services provided Monday through Friday are supplemented by Saturday hours at the majority of banking facilities located in the two AAs. Branch hours and services are good and do not vary in a way that inconvenience certain portions of the Clay, Kossuth, and Webster AAs, including LMI geographies and individuals. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch closures have not affected the accessibility of delivery systems in the Des Moines MSA as well as in the Clay, Webster, Kossuth, and Cerro Gordo AAs. During the evaluation period, NationsBank closed three branch offices located in middle-income geographies in the Des Moines MSA. It also opened one branch office in a Des Moines low-income geography. There were no closures in any other full-scope AAs. Closures resulted from the consolidation of banking offices due to the proximity of other NationsBank banking facilities or limited banking activity.

NationsBank provides a poor level of community development services to organizations and persons living in the state of Iowa. While performance in the Des Moines MSA is adequate, it is very poor in the Cerro Gordo, Clay, Kossuth, and Webster AAs. During the evaluation period, NationsBank provided technical assistance or training to six community development organizations located in the Des Moines MSA. With the exception of two statewide organizations, the bank did not provide services to other full-scope AAs. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local, state and national housing authorities as well as business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees are also active board or committee members for a variety of organizations. Training included small business, home ownership, and financial service education.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's service performance in the Sioux City MSA and the Non-MSA AAs is consistent with the bank's overall performance under the Service Test in Iowa.

State Rating

CRA Rating for the State of Kansas¹⁰: Satisfactory

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Outstanding

The major factors that support this rating include:

- < Lending levels that reflect a good responsiveness by NationsBank to the credit needs of its AAS within the state.
- < Adequate distribution of NationsBank's loans among geographies and good distribution among borrowers of different income levels throughout its AAS.
- < A low level of community development lending.
- < Investment volume that reflects an adequate level of responsiveness to the needs of the state.
- < Provision of services shows excellent responsiveness to banking needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Kansas is adequate. Based on full-scope reviews, the bank's performance is excellent in the Crawford AA, is good in the Northwest Kansas and Seward AAS, and is adequate in the Wichita MSA and Ellis AA.

Lending Activity

The largest portion of reportable loans originated/purchased by NationsBank within the full-scope AAS in Kansas are small business loans with HMDA loan volume slightly less. HMDA loans are comprised primarily of home purchase and refinance loans with home improvement loans representing a comparatively smaller portion. Relative to the volume of HMDA and small business loans, small farm loans represent a small portion of reportable loans. NationsBank, however, is the largest originator of such loans in the Crawford, Northwest Kansas and Seward full-scope AAs. The distribution of loans by

¹⁰ Refer to the Kansas City (MO-KS) multistate MSA for the rating and evaluation of the institution's performance in that area.

type varied by AA. Small business loans represent the largest portion of loan originations/purchases in the Crawford and Seward AAs. In the Northwest Kansas AA, small farm loans represent the largest portion of loan originations/purchases.

Lending activity is excellent in the Crawford, Northwest Kansas and Seward AAs. In all of these AAs, the bank's lending activity equals or exceeds its presence in the market. As an example, in the Crawford AA the bank ranks second in terms of deposit market share (22%), third in HMDA (10%), first in small business (63%) and first in small farm (88%) lending. In the Wichita MSA and Ellis AA, lending activity is good. The bank ranks a close first or second in each AA with large deposit market shares (19% in the Wichita MSA and 22% in the Ellis AA), however, HMDA, small business and small farm lending in each AA is dominated by other commercial banks.

Lending activity increased significantly in the full-scope AAs from 1996 through 1997. The increase is due primarily to the acquisition of Boatmen's Bancshares by NationsBank's parent holding company.

Distribution of Loans by Income Level of the Geography

The geographic distribution of NationsBank's HMDA, small business and small farm loans reflects adequate penetration throughout the full-scope AA geographies in Kansas. Performance is excellent in the Crawford AA, good in the Seward AA and adequate in the Wichita MSA and Ellis AA. An analysis of the geographic distribution of loans made in the Northwest Kansas AA is not meaningful as all geographies are middle income.

Home purchase loan geographic distribution is good. In the Crawford, Ellis and Seward AAs, performance is excellent. The portion of home purchase loans made in moderate-income geographies in the Crawford and Ellis AAs exceeds and in the Seward AA is near to the portion of owner-occupied housing units that are within those geographies (there are no low-income geographies in each AA). Performance is poor in the Wichita MSA. The portion of home purchase loans made in LMI geographies in the MSA is lower than the comparable demographics. The market share for loans made in LMI geographies in the MSA is also somewhat lower than the overall market share for home purchase loans in that MSA.

Home improvement loan geographic distribution is excellent. The portion of home improvement loans made in the Wichita MSA in low-income geographies exceeds and in moderate-income geographies is near to the portion of owner-occupied housing units that are within those geographies. The volume of home improvement loans made in the other full-scope AAs is not sufficient (less than five loans in each AA) to perform a meaningful analysis.

Refinance loan geographic distribution is adequate. In the Crawford AA, performance is excellent. The portion of refinance loans made in moderate-income geographies in the AA is near the portion of owner-occupied units that are within those geographies. Performance is poor in the Wichita MSA and Ellis AA. No refinance loans were made in low-income geographies in the Wichita MSA and the portion of loans made in moderate-income geographies in the MSA is significantly below the comparable demographic. The portion of loans made in moderate-income geographies in the Ellis AA is also significantly below the comparable demographic. The volume of refinance loans made in the Seward AA is not sufficient (nine loans) to perform a meaningful analysis.

Small business loans geographic distribution is good. Performance in the Crawford AA is excellent. The portion of loans in moderate-income geographies exceeds the portion of businesses. The market share in moderate-income geographies exceeds the overall market share. Performance in the Wichita MSA and the Northwest Kansas AA is good. In the Wichita MSA the portion of bank loans in LMI geographies is near the portion of businesses. The market share in low-income geographies is near the overall market share, but exceeds the overall market share in moderate-income geographies. In the Northwest Kansas AA, the bank's portion of loans is near the portion of businesses and the market share is near the overall market share in middle-income geographies. Performance in the Ellis and Seward AAs is adequate. The bank's portion of loans in moderate-income geographies is lower than the portion of businesses in moderate-income geographies. The market share is somewhat lower than the overall market share in the Ellis AA, while in the Seward AA market share is near the overall market share.

Small farm loan geographic distribution is adequate. In the Northwest Kansas and Crawford AAs, performance is good. The portion of bank loans and market share in middle-income geographies is near the portion of businesses. All loans were made in middle-income geographies. Performance in the Seward AA is adequate. The portion of bank loans is lower than the portion of farm loans. In the Wichita and Ellis AAs, performance is poor. The market share is somewhat lower than the overall market share. The volume of small farm loans is not sufficient to perform a meaningful analysis in the Wichita MSA, Crawford and Ellis AAs.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of NationsBank's HMDA, small business and small farm loans reflects a good dispersion among borrowers of different income levels throughout the full-scope AAs in Kansas. Performance is good in the Wichita MSA, Crawford, Northwest Kansas and Seward AAs and adequate in the Ellis AA.

Home purchase borrower distribution is good. In the Seward AA, performance is excellent. The portion of home purchase loans made to LMI borrowers in the AA exceeds the portion of families that are defined as LMI. Performance in the Ellis

and Northwest Kansas AAs is good. The portion of loans made to low-income borrowers in the Ellis County AA is near the comparable demographic, while the portion of loans made to moderate-income borrowers is somewhat lower than the comparable demographic. Similarly, the market share of such loans made to low-income borrowers in the AA exceeds and to moderate-income borrowers is near the overall market share for home purchase loans in that AA. The same performance is noted in the Northwest Kansas AA, however, the income categories are reversed. In the Wichita MSA and Crawford AA, performance is adequate. While the portion of home purchase loans made to low-income borrower in the Wichita MSA is somewhat lower than the portion of families that are defined as low-income, the portion of loans made to moderate-income borrowers is equal to the portion of families defined as such. The market share of loans made to LMI borrowers in the MSA is somewhat lower than the overall market share for home purchase loans in the MSA. The portion of loans made to low-income families in the Crawford AA is near the portion of families that are defined as low-income, while the portion of loans made to moderate-income borrowers is lower than the comparable demographic.

Home improvement borrower distribution is excellent. The portion of home improvement loans made to LMI borrowers in the Wichita MSA is equal to the portion of families that are defined as LMI.

Refinance loan borrower distribution is adequate. In the Wichita MSA and Northwest Kansas AA, performance is adequate. The portion of loans made to low-income borrowers in the Wichita MSA is lower than the portion of families that are defined as such. No loans were made to low-income borrowers in the Northwest Kansas AA. The portion of loans made to moderate-income borrowers in each AA, however, is near the portion of families in each area that are defined as moderate-income. Performance in the Crawford AA is poor. The portion of loans made to LMI borrowers in the AA is lower than the comparable demographics. In the Ellis AA, performance is very poor where no loans were made to LMI borrowers.

Small business loan borrower distribution is good. Performance in the Crawford and Seward AAs is excellent. In the Crawford AA, the portion of bank loans to small businesses is near the portion of small businesses. The portion of loans of \$100,000 or less is near the portion of small businesses. The market share to small businesses exceeds the overall market share. In the Seward AA, the portion of bank loans to small businesses is somewhat lower than the portion of small businesses. The portion of loans of \$100,000 or less to small businesses is near the portion of small businesses. The market share of loans to small businesses exceeds the overall market share. Performance in the Wichita MSA, Ellis and Northwest Kansas AAs is good. In the Wichita MSA, the portion of bank loans to small businesses is somewhat lower the portion of small businesses. The portion of loans of \$100,000 or less is near the portion of small businesses. The market share to small businesses is near the overall market share. In the Ellis AA the portion of bank loans is somewhat lower than the portion of small businesses.

The portion of loans of \$100,000 or less is near the portion of small businesses. The market share of loans to small businesses is near the overall small businesses. In the Northwest Kansas AA, the portion of loans to small businesses and the portion of loans of \$100,000 or less are near the portion of small businesses. The market share to small businesses exceeds the overall market share in the Northwest Kansas AA.

Small farm loan borrower distribution is good. In the Northwest Kansas AA, performance is good. The portion of bank loans exceeds the portion of farms. The portion of loans of \$100,000 or less is near the portion of small farms. The market share to small farms exceeds the overall market share. Performance in the Seward AA is excellent. The portion of bank loans far exceeds the portion of small farms. The percentage of loans of \$100,000 or less is near the percentage of small farms. The market share to small farms exceeds the overall market share.

Community Development Lending

Community development lending within the state is adequate. NationsBank made two community development loans in Kansas for a total of \$90,000. Both loans were made in the Topeka MSA to a church that is rehabilitating rent-subsidized apartments in a building that it owns.

Product Innovation and Flexibility

NationsBank's performance under the lending test in Kansas is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's lending performance in the Non-MSA AAs is good and is stronger than the bank's overall performance under the Lending Test in Kansas. Lending performance in the Lawrence and Topeka MSAs is consistent with the bank's overall performance in Kansas.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Kansas is adequate. Based on full-scope reviews, the bank's performance is adequate in the Wichita MSA and Ellis AAs. Performance in the Crawford AA is poor, and very poor in the Northwest Kansas and Seward AAs.

During 1996 and 1997, NationsBank made 26 qualified investments in the state in the amount totaling \$473,000. As of year-end 1997, the bank had qualified investments outstanding of \$889,000. The volume of investments is low even in light of the limited extent of the bank's operations in the state of Kansas. Aside from a qualified investment in a community development financial institution, the bank's investments in Wichita during 1996 and 1997 consist of charitable contributions to organizations that provide community development services to low- and moderate-income persons. The bank also retains, from an earlier period, one investment in a senior housing development that serves low- and moderate-income elderly. The bank's investment record in the Ellis AA is limited to a prior period investment in affordable housing while investment in the Crawford AA is limited to one charitable contribution of \$5,000. Investment activity is low despite the bank's rank as the second largest deposit taking financial institution in both AAs. During 1996 and 1997, NationsBank made no investments in the Northwest Kansas and Seward AAs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's investment performance in the Lawrence MSA is consistent with the bank's overall performance under the Investment Test in Kansas. Performance is weaker in the Topeka MSA and the Non-MSA AAs. Weak performance is considered poor and is centered in the low amount of qualified investments relative to the bank's operations in the AAs.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Kansas is excellent. Based on full-scope reviews, the bank's performance is excellent in the Wichita MSA and in the Crawford, Northwest Kansas, and Seward AAs. Performance is adequate in the Ellis AA.

NationsBank's delivery systems are readily accessible to all portions of the state of Kansas. The percentage of branches in LMI geographies is excellent and exceeds the

percentages of the population living in those geographies throughout the Wichita MSA and the Crawford and Seward AAs. The distribution of delivery systems in the Northwest Kansas AA was also excellent and was consistent with the population living in middle-income geographies. The distribution of delivery systems in the Ellis AA is adequate due to access to the branch location as well as ATM distribution.

NationsBank's hours and services are excellent. Branch hours and services are excellent and are tailored to the convenience and needs of the bank's AA, including LMI geographies and individuals living in the Wichita MSA and the Ellis and Northwest Kansas AAs. Banking hours and services provided Monday through Friday are supplemented by Saturday hours at the majority of banking facilities located in the three AAs. Branch hours and services are good and do not vary in a way that inconvenience certain portions of the Crawford and Seward AAs, including LMI geographies and individuals. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

During the evaluation period, NationsBank did not close any branch offices in the state of Kansas.

NationsBank provides an adequate level of community development services to organizations and persons living in the Wichita MSA. While performance in the Wichita MSA is adequate, it is very poor in the Crawford, Ellis, Northwest Kansas, and Seward AAs. During the evaluation period, NationsBank provided technical assistance or training to five community development organizations located in the Wichita MSA. With the exception of two statewide organization, the bank did not provide services to other full-scope AAs. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local, state and national housing authorities as well as business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees are also active board or committee members for a variety of organizations. Training included small business, home ownership, and financial service education.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's service performance in the Lawrence MSA, Topeka MSA, and Non-MSA AAs is consistent with the bank's overall performance under the Service Test in Kansas.

State Rating

CRA Rating for the State of Maryland¹¹: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

The major factors that support this rating include:

- < Lending levels that reflect a good responsiveness by NationsBank to the credit needs of its AAs within the state.
- < The excellent distribution of NationsBank's loans among geographies and borrowers of different income levels throughout its AAs.
- < An excellent level of community development lending.
- < Investment volume reflects an excellent level of responsiveness to the needs of the state.
- < NationsBank provision of services shows excellent responsiveness to banking needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Maryland is excellent. Based on a full-scope review, the bank's performance is excellent in the Baltimore MSA.

Lending Activity

The substantial majority of reportable loans originated/purchased by NationsBank within the full-scope AA in Maryland are HMDA loans with small business loans representing the remainder. HMDA loans are comprised primarily of refinance and home purchase loans with home improvement loans representing a comparatively smaller portion. The volume of small farm loans is insignificant (four loans).

¹¹ Refer to the Washington (DC-MD-VA-WV) multistate MSA for the rating and evaluation of the institution's performance in that area.

Lending activity is good throughout the full-scope AA. NationsBank is the dominant bank in the Baltimore MSA with a 20% deposit market share. The bank ranks third in HMDA lending (3%) in a highly fractured market with no dominant institutions. The bank also ranks third in small business lending, however, the market for such loans is dominated by two large credit card banks. NationsBank purchased a large portion of its HMDA home purchase loans (27%) in Maryland. Borrower income information is not available for a large portion of these loans.

Distribution of Loans by Income Level of the Geography

The geographic distribution of NationsBank's HMDA, small business and small farm loans reflects excellent penetration throughout the full-scope AA geographies in Maryland.

HMDA loan geographic distribution is excellent. The geographic distribution of both home improvement and refinance loans is excellent. The portion of home improvement loans made in LMI geographies exceeds the portion of owner-occupied housing units that are within those geographies. For refinance loans, the portion of loans made in low-income geographies is equal to and in moderate-income geographies exceeds the comparable demographics. The market share for home improvement and refinance loans made in LMI geographies also exceeds the overall market share for each product. The geographic distribution of home purchase loans is adequate. The portion of home purchase loans made in LMI geographies is somewhat lower than the portion of owner-occupied units that are within those geographies. The market share of home purchase loans made in LMI geographies is also somewhat lower than the overall market share for that product. Multifamily loan geographic distribution is excellent. Of the three multifamily loans originated in the full-scope area, two are in moderate-income geographies and one is in a middle-income geography.

Small business loan geographic distribution is excellent. The portion of bank loans in LMI geographies is near the portion of businesses that are within those geographies. The market share for loans made in LMI geographies exceeds the overall market share for small business loans.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of NationsBank's HMDA, small business and small farm loans reflects an excellent dispersion among borrowers of different income levels throughout the full-scope AA in Maryland.

HMDA loan borrower distribution is excellent. The borrower distribution of both home improvement and refinance loans is excellent. The portion of home improvement loans made to both low- and moderate-income borrowers exceeds the portion of families that are defined as such. In addition, the market share for home improvement loans made to low-income borrowers exceeds and to moderate-income borrowers is somewhat lower

than the overall market share for that product. For refinance loans, the portion of loans made to low-income families is near while to moderate-income borrowers exceeds the comparable demographic. The market share for refinance loans made to both low- and moderate-income borrowers exceeds the overall market share for that product. The borrower distribution of home purchase loans is adequate. While the portion of home purchase loans made to moderate-income borrowers exceeds the portion of families that are defined as such, the portion of such loans made to low-income borrowers is lower. The market share of home purchase loans made to both low- and moderate-income borrowers is also somewhat lower than the overall market share for that product.

Small business loan borrower distribution is excellent. The portion of bank loans is somewhat lower than the portion of small businesses. The portion of loans of \$100,000 or less is near the portion of small businesses. The market share to small businesses exceeds the overall market share.

Community Development Lending

Community development lending in Maryland is excellent. The bank made five community development loans in the state during 1996 and 1997 in the amount of \$20.7 million. One loan in Baltimore, which funded an affordable housing initiative, accounted for more than 90 percent of the bank's 1996 and 1997 community development lending in the state.

Product Innovation and Flexibility

NationsBank's performance under the lending test in Maryland is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's lending performance in the Hagerstown MSA and Non-MSA AAs is weaker than the bank's overall performance under the Lending Test in Maryland, however, it did not change the Lending Test rating. The lending performance in the Non-MSA AAs is still considered good; however, performance in the Hagerstown MSA is considered poor.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Maryland is excellent. Based on full-scope reviews, the bank's performance is excellent in the Baltimore MSA.

During 1996 and 1997, NationsBank made 72 qualified investments in the state in the amount of \$43.9 million. As of year-end 1997, the bank had qualified investments outstanding of \$68.5 million, including two investments for a total of \$6.5 million in a statewide affordable housing fund. The volume of NationsBank's qualified investments in Maryland is high and a number of the investments involve the complexity of multiple partners and both public and private funding sources.

Performance in the Baltimore MSA is excellent. The bank made 59 qualified investments for \$43.8 million in Baltimore during 1996 and 1997. The investments varied from the purchase of targeted mortgage revenue bonds to investments in a community development financial institution and a small business investment corporation. Investments also included contributions to both national partners and local community development and community service organizations. The bank also retains a series of investments in Baltimore that were made during in an earlier period, principally investments by Nations Housing Fund, in multifamily affordable housing developments that generate low-income housing tax credits.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's investment performance in the Hagerstown and Non-MSA AAs is weaker than the bank's overall performance under the Investment Test in Maryland. Although performance is weaker, it did not change the Investment Test rating for Maryland. Weak performance is adequate in the Hagerstown AA while is poor in the Non-MSA AAs. Poor performance is centered in the low amount of qualified investments relative to the bank's operations in the AA. Investments are primarily in the form of charitable contributions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Maryland is excellent. Based on full-scope reviews, the bank's performance is excellent in the Baltimore MSA.

NationsBank's delivery systems are readily accessible to all AAs in the state of Maryland. The percentage of branches in LMI geographies is excellent and meets the percentages of the population living in those geographies throughout the Baltimore MSA.

Branch hours and services in all AAs are excellent and are tailored to the convenience and needs of the Baltimore MSA, including LMI geographies and individuals. Banking hours and services provided Monday through Friday are supplemented by Saturday hours at the majority of banking facilities located in the MSA. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch closures have generally not adversely affected the accessibility of delivery systems. During the evaluation period, NationsBank closed three Baltimore branch offices located in moderate-income geographies, two in middle-income and five in upper-income geographies. Closures resulted from the consolidation of banking offices due to the proximity of other NationsBank banking facilities or limited banking activity.

NationsBank provides an excellent level of community development services to organizations and persons living in the state of Maryland. During the evaluation period, NationsBank provided technical assistance or training to 28 community development organizations located in the Baltimore MSA. NationsBank also provided community development services to nine statewide organizations. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local, state and national: housing authorities, business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees are also active board or committee members for a variety of organizations, often in a leadership role. Training included small business, home ownership, and financial service education.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's service performance in the Hagerstown MSA and the Non-MSA AAs is weaker than the bank's overall performance under the Service Test in Maryland. Although performance is weaker, it remains good in the Non-MSA AAs and adequate in the Hagerstown MSA. Weaker performance did not change the Service Test rating for Maryland.

State Rating

CRA Rating for the State of Missouri¹²: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Outstanding

The major factors that support this rating include:

- < Lending levels that reflect an excellent responsiveness by NationsBank to the credit needs of its AAs within the state.
- < Adequate distribution of NationsBank's loans among geographies and good distribution among borrowers of different income levels throughout its AAs.
- < An adequate level of community development lending
- < Investment volume that reflects an adequate level of responsiveness to the needs of the state.
- < Provision of services that shows excellent responsiveness to banking needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Missouri is good. Based on full-scope reviews, the bank's performance is good in the Springfield MSA and the Dunklin, Randolph and South Central Missouri AAs and adequate in the Cape Girardeau AA.

Lending Activity

The majority of reportable loans originated/purchased by NationsBank within the full-scope AAs in Missouri are HMDA loans with small business loans representing the bulk of the remainder. HMDA loans are comprised primarily of refinance loans and home purchase loans with home improvement loans representing a comparatively smaller portion. Relative to the volume of HMDA and small business

¹² Refer to the Kansas City (MO-KS) and the St. Louis (MO-IL) multistate MSAs for the rating and evaluation of the institution's performance in those areas.

loans, the volume of small farm loan originations/purchases is small. NationsBank, however, is one of the largest originators of such loans in the Cape Girardeau, Dunklin and South Central Missouri full-scope AAs.

The origination/purchase of loans by type varied by AA. In the Springfield MSA, HMDA loans represent a larger portion of originations/purchases (60%), while small farm lending is less significant. HMDA loans in the Randolph MSA also represent a larger portion (72%), while small business lending is less significant. In the Cape Girardeau MSA, small business loans represent a larger portion of loan originations/purchases (56%). In both the Dunklin and South Central Missouri AAs, small farm loans represent larger portions (54% and 31%, respectively). The Springfield MSA represents 61% of HMDA and 41% of small business loan originations/purchases in the full-scope AAs in Missouri. Small farm loans are concentrated in the Dunklin (35%) and South Central Missouri (33%) AAs.

Lending activity is excellent in the Cape Girardeau, Dunklin and South Central Missouri AAs. Lending activity in each AA equals or exceeds its presence in the market. As an example, in the Dunklin AA, the bank ranks first in terms of deposit market share (26%) and first in HMDA (25%), small business (48%) and small farm (85%) lending. Performance is good in the Springfield MSA. The bank ranks first in terms of deposit market share (18%) and HMDA lending (7%), however, small business and small farm lending is dominated by another large commercial bank. The scope of operations in the AA of the competitor bank is similar to that of NationsBank. Performance is also good in the Randolph AA, where NationsBank's lending activity is generally commensurate with its presence in the market. The market is dominated by another financial institution.

Lending activity increased significantly in the full-scope AAs from 1996 through 1997. The increase is due primarily to the acquisition of Boatmen's Bancshares by NationsBank's parent holding company.

Distribution of Loans by Income Level of the Geography

The geographic distribution of NationsBank's HMDA, small business and small farm loans reflects adequate penetration throughout the full-scope AA geographies in Missouri. Performance is excellent in the Randolph AA, good in the Dunklin and South Central Missouri AAs, adequate in the Springfield MSA and very poor in the Cape Girardeau AA.

Home purchase loan geographic distribution is adequate. In the Dunklin, Randolph and South Central Missouri AAs, performance is excellent. The portion of home purchase loans made in moderate-income geographies in the Dunklin AA is equal to and in the South Central Missouri AA exceeds the portion of owner-occupied housing units that are within those geographies (there are no low-income geographies in the AA). In the Randolph AA, the portion of loans made in middle-income geographies exceeds the comparable demographic (there are no LMI geographies in the AA). Performance in the Springfield MSA and Cape Girardeau AA is adequate. No loans were made in low-income

geographies in the Springfield MSA, however, less than 1% of owner-occupied housing units are within such geographies. The portion of loans made in moderate-income geographies in the Springfield MSA is lower than the portion of owner-occupied housing units that are within such geographies. The market share of such loans made in the MSA, however, is near to the overall market share for home purchase loans in that MSA. In the Cape Girardeau AA, the portion of loans made in moderate-income geographies is lower than the comparable demographic. However, only 3% of owner-occupied housing units in the AA are within those geographies (there are no low-income geographies in the AA). The market share of home purchase loans made in moderate-income geographies in the AA is only somewhat lower than the overall market share for home purchase loans in that AA.

Home improvement loan geographic distribution is good. In the Springfield MSA and South Central Missouri AA, performance is excellent. The portion of home improvement loans made in LMI geographies in each AA exceeds the portion of owner-occupied units that are within LMI geographies. Performance is poor in the Cape Girardeau AA where no loans were originated in moderate-income geographies. The volume of home improvement loans in the Dunklin and Randolph AAs (four and five loans, respectively) are not sufficient to perform a meaningful analysis.

Refinance loan geographic distribution is adequate. In the Randolph AA, performance is good. The portion of loans made in middle-income geographies in the AA is near the comparable demographic. Performance in the Springfield MSA, Dunklin and South Central Missouri AAs is adequate. No loans were made in low-income geographies in the Springfield MSA, however, less than 1% of the owner-occupied housing units in the AA are within such geographies. The portion of loans made in moderate-income geographies in each AA is somewhat lower than the comparable demographics. Performance is poor in the Cape Girardeau AA where no loans were originated in moderate-income geographies.

Small business loan geographic distribution is good. Performance is excellent in the Springfield MSA. The portion of loans in LMI areas exceeds the portion of businesses within those geographies. The market share in LMI geographies exceeds the overall market share. Performance is good in the Dunklin, Randolph and South Central Missouri AAs. In the Dunklin AA, the portion of loans made in moderate-income geographies is somewhat lower the portion of businesses located within that geography. The market share for loans made in moderate-income geographies exceeds the overall market share for small business loans. In the Randolph AA, the portion of loans made in middle-income geographies is near the portion of businesses within the geography. The market share for loans made in middle-income geographies is near the overall market share for small business loans. In the South Central Missouri AA, the portion of loans made in moderate-income geographies equals the portion of businesses within that geography. The market share for loans made in moderate-income geographies is somewhat lower than the overall market share for small business loans. Performance is very poor in Cape Girardeau. The

portion of loans made in moderate-income geographies is significantly lower than the portion of businesses. The market share is lower than the overall market share.

Small farm loan geographic distribution is good. Performance is excellent in the Dunklin and South Central Missouri AAs. In the Dunklin AA the portion of loans made in moderate-income geographies exceeds the portion of small farms within the geography. The market share for loans made exceeds the overall market share. In the South Central Missouri AA the portion of loans made in moderate-income geographies equals the portion of farms. The market share exceeds the overall market share. Performance is good in the Cape Girardeau AA. The portion of loans made in middle-income geographies exceeds the portion of small farms within that geography. The market share for loans made is near the overall market share. Performance is adequate in Randolph AA. The portion of loans made in middle-income geographies is somewhat lower the portion of farms within the geography. The market share is somewhat lower the overall market share. Performance is poor in the Springfield MSA. The portion of loans made in low-income geographies is significantly lower than the portion of small farms within the geography, but in moderate-income geographies it is somewhat lower. The market share for loans made in moderate-income areas exceeds the overall market share.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of NationsBank's HMDA, small business and small farm loans reflects a good dispersion among borrowers of different income levels throughout the full-scope AAs in Missouri. Performance is good in the Springfield MSA and Randolph AA and is adequate in the Cape Girardeau, Dunklin, and South Central Missouri AAs.

Home purchase loan borrower distribution is adequate. In the Springfield MSA, performance is good. While the portion of home purchase loans made to low-income borrowers in the MSA is somewhat lower than the portion of families that are defined as low-income, the portion of loans made to moderate-income borrowers exceeds the portion of families that are defined as such. The market share of home purchase loans made to low-income borrowers exceeds and to moderate-income borrowers is near to the overall market share for home purchase loans in that AA. Performance is adequate in the Cape Girardeau, Randolph and South Central Missouri AAs. In the Cape Girardeau and South Central Missouri AAs, the portion of loans made to low-income borrowers is significantly below the portion of families that are defined as such. The portion of loans made to moderate-income borrowers in each AA, however, is near to or equals the portion of families that are defined as moderate-income. While no home purchase loans were made to low-income borrowers in the Randolph AA, the portion of loans made to moderate-income borrowers in the AA significantly exceeds the comparable demographic. In the Dunklin AA, performance is poor. The portion of loans made to LMI borrowers in the AA is generally lower than the portion of families that are defined as such.

Home improvement loan borrower distribution is good. In the Springfield MSA, performance is excellent. The portion of home improvement loans made in the MSA to low-income borrowers is near and to moderate-income borrowers exceeds the portion of families that are defined as such. Performance in the Cape Girardeau and South Central Missouri AAs is good. In the Cape Girardeau AA, the portion of loans made to low-income borrowers exceeds the portion of families that are defined as such while the portion of loans made to moderate-income borrowers in the AA is somewhat lower than the comparable demographic. In the South Central Missouri AA, the portion of loans made to low-income borrowers is lower than and to moderate-income borrowers is near the portion of families defined as such. The market share of loans made in LMI geographies in the AA are near to or exceed the overall market share for home improvement loans in that AA.

Refinance loan borrower distribution is good. In the Springfield MSA and South Central Missouri AA, performance is good. While the portion of loans made to low-income borrowers in each AA is significantly lower than the portion of families that are defined as low-income, the portion of loans made to moderate-income borrowers in the Springfield MSA exceeds and in the South Central Missouri AA is near to the portion of families that are defined as such. With the exception of loans to low-income borrowers in the Springfield MSA where it is somewhat lower, the market share for loans made to LMI borrowers in each AA exceeds the overall market share for refinance loans in that AA. Performance in the Cape Girardeau, Dunklin and Randolph AAs is adequate. The portion of refinance loans made to low-income borrowers in each AA is significantly lower than the comparable demographics, with no loans made to low-income borrowers in the Randolph AA. However, the portion of loans made to moderate-income borrowers in the Dunklin and Randolph AAs exceeds and in the Cape Girardeau MSA is near to the portion of families that are defined as such. The market share for loans made to moderate-income borrowers in each AA exceeds the overall market share for refinance loans in that AA.

Small business borrower distribution is good. Performance is excellent in the Randolph AA. The portion of small business loans exceeds the portion of small businesses. The portion of loans of \$100,000 or less is near the portion of small business. The market share of loans to small businesses exceeds the market share for all loans. Performance is good in Springfield MSA, Cape Girardeau, Dunklin and South Central Missouri AAs. The portion of small business loans is near the portion of small businesses. The portion of loans of \$100,000 or less is near the portion of small businesses. The market share of loans to small businesses is near the overall market share, except in the Dunklin AA where it is somewhat lower.

Small farm loan borrower distribution is good. Performance is excellent in the Springfield MSA and Randolph AA. The portion of small farm loans and the portion of loans of \$100,000 or less exceeds the portion of small farms. The market share in the Springfield MSA is near the overall market share. In the Randolph AA, the portion of small farm loans and the portion of loans of \$100,000 or less is near the portion of farms. The market

share in the Randolph AA exceeds the overall market share. Performance is good in Cape Girardeau, Dunklin and South Central Missouri AAs. In the Cape Girardeau AA the portion of small farm loans and loans the portion of loans of \$100,000 or less is near the portion of small farm loans. The market share is near the overall market share. In the Dunklin AA, the portion of loans to small farms exceeds the portion of small farms. The portion of loans of \$100,000 or less is near the portion of small farms. The market share is near the overall market share. In the South Central Missouri AA the portion of loans to small farms and the portion of loans of \$100,000 or less are near the portion of small farms. The market share of loans to small farms is somewhat lower than the overall market share.

Community Development Lending

Community development lending in the state is adequate. NationsBank made two community development loans in Missouri in 1996 and 1997 for a total of \$504,000. One of the loans, a construction loan for \$360,000, was extended in a Non-MSA AA.

Product Innovation and Flexibility

NationsBank's performance under the lending test in Missouri is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's lending performance in the Non-MSA AAs is consistent with the bank's overall performance under the Lending Test in Missouri. In the Columbia and Joplin MSAs, lending performance is weaker than the bank's overall performance in the state, however, it did not change the Lending Test rating for Missouri. Although performance is weaker in both these MSAs, it remains adequate.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Missouri is adequate. Based on full-scope reviews, the bank's performance is excellent in the Springfield MSA and is poor in the Cape Girardeau, Dunklin, Randolph, and South Central Missouri AAs.

During 1996 and 1997, NationsBank made 60 qualified investments in the state in the amount of \$2.4 million. As of year-end 1997, the bank had qualified investments outstanding of \$4.7 million. The bank made a large amount of qualified investments in the Springfield MSA, principally in 1996. The vast majority of the funding went for investments in partnerships that invest in multifamily developments that generate low-income housing tax credits. Investment performance in the Cape Girardeau, Dunklin, Randolph, and South Central AAs was poor because of a low level of investments relative to investment opportunities that exist and to the bank's operations in the AAs. Investments are primarily in the form of charitable contributions.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's investment performance in the Columbia and the Non-MSA AAs is weaker than the bank's overall performance under the Investment Test in Missouri. Although performance is weaker, it did not change the Investment Test rating for Missouri. Weak performance is considered poor and is centered in the low amount of qualified investments relative to the bank's operations in the AAs. Investments are primarily in the form of charitable contributions. Performance in the Joplin MSA is consistent with the bank's overall performance under the investment test in Missouri.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Missouri is excellent. Based on full-scope reviews, the bank's performance is excellent in the Springfield MSA and in the Dunklin AA. Performance is good in the Cape Girardeau, Randolph, and South Central Missouri AAs.

NationsBank's delivery systems are readily accessible to all portions of the state of Missouri. The percentage of branches in LMI geographies is excellent and exceeds the percentages of the population living in those geographies throughout the Springfield MSA and the Dunklin AA. The distribution of delivery systems in the Cape Girardeau and South Central Missouri AAs was also excellent and was consistent with the population living primarily in middle- and upper-income geographies. The distribution of delivery systems in the Randolph AA is good and is representative of the population living in middle- and upper-income geographies.

NationsBank's hours and services are excellent. Branch hours and services are excellent and are tailored to the convenience and needs of the bank's AA, including LMI geographies and individuals living in the Springfield MSA and in the Dunklin and Randolph AAs. Banking hours and services provided Monday through Friday are supplemented by Saturday hours at almost all banking facilities located in the three AAs. Branch hours and services are good and do not vary in a way that inconvenience certain portions of the

Cape Girardeau and South Central Missouri AAs, including LMI geographies and individuals. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch closures have not affected the accessibility of delivery systems. During the evaluation period, NationsBank closed only three branch offices located in middle- or upper-income geographies in the Cape Girardeau and South Central Missouri AAs. There were no closures in any other full-scope AAs. Closures resulted from the consolidation of banking offices due to the proximity of other NationsBank banking facilities or limited banking activity.

NationsBank provides a poor level of community development services to organizations and persons living in the state of Missouri. While performance in the Springfield MSA is good, it is very poor in the Cape Girardeau, Dunklin, Randolph, and South Central Missouri AAs. During the evaluation period, NationsBank provided technical assistance or training to ten community development organizations located in the Springfield MSA. With the exception of one statewide organization, the bank did not provide services to other full-scope AAs. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local, state and national housing authorities as well as business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees are also active board or committee members for a variety of organizations. Training included small business, home ownership, and financial service education.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's service performance in the Columbia and Joplin MSAs is consistent with the bank's overall performance under the Service Test in Missouri. Performance in the Non-MSA AAs is good, but is weaker than the bank's overall performance. Weaker performance did not change the Service Test rating for Missouri.

State Rating

CRA Rating for State of New Mexico: Outstanding

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

The major factors that support this rating include:

- < Lending levels that reflect an adequate responsiveness by NationsBank to the credit needs of its AAs within the state.
- < The good distribution of NationsBank's loans among geographies and borrowers of different income levels throughout its AAs.
- < An adequate level of community development lending.
- < Investment volume that reflects an excellent level of responsiveness to the needs of the state.
- < Provision of services that shows excellent responsiveness to banking needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in New Mexico is good. Based on full-scope reviews, the bank's performance is good in the Albuquerque MSA and Southwest New Mexico AA and adequate in the Grant AA.

Lending Activity

The largest portion of reportable loans originated/purchased by NationsBank within the full-scope AAs in New Mexico are small business loans with HMDA loan volume slightly less. HMDA loans are comprised primarily of home purchase and refinance loans, with home improvement loans representing a comparatively smaller but still significant portion. The volume of small farm loan originations/purchases in the full-scope AAs is insignificant (18 loans). With the exception of the Southwest New Mexico AA, the distribution of loans by type did not vary significantly by AA. In the Southwest New Mexico AA, small business loans represent a larger portion of loan originations/purchases. The Albuquerque MSA represents 88% of total loan originations/purchases in the full-scope AAs in New Mexico.

Lending activity is good in the Grant AA. NationsBank ranks first in the AA with a significant deposit market share (36%) and dominates small business lending (40%). The bank also ranks second in small farm lending with a substantial market share (44%). In the Albuquerque MSA and Southwest New Mexico AA, performance is also good. The bank ranks first or second in both markets with significant deposit market shares, however, small business and small farm lending in both AAs and HMDA lending in the Southwest New Mexico AA is dominated by a large commercial bank. The scope of operations of the competitor bank in each AA is similar to that of NationsBank.

Lending activity increased significantly in the full-scope AAs from 1996 through 1997. The increase is due primarily to the acquisition of Boatmen's Bancshares by NationsBank's parent holding company.

NationsBank purchased a large portion of its home purchase loans (37%) in New Mexico. Borrower income information is not available for the majority of these loans.

Distribution of Loans by Income Level of the Geography

The geographic distribution of NationsBank's HMDA, small business and small farm loans reflects good penetration throughout the full-scope AA geographies in New Mexico. Performance is good in the Albuquerque MSA and adequate in the Southwest New Mexico AA and Grant MSA.

Home purchase loan geographic distribution is poor in all of the full-scope AAs. The portion of loans made in LMI geographies in the Albuquerque MSA is significantly lower than the portion of owner-occupied housing units that are within those geographies. In the Southwest New Mexico AA, no loans were made in low-income geographies, however, less than 1% of the housing units are within those geographies. The portion of loans made in moderate-income geographies in the AA is somewhat lower than the comparable demographic. The portion of loans made in the Grant AA in middle-income geographies is lower than the portion of owner-occupied housing units that are within those geographies (there are no LMI geographies in the AA).

Home improvement loan geographic distribution is good. In the Albuquerque MSA, performance is excellent. The portion of home improvement loans made in LMI geographies in the MSA exceeds the portion of owner-occupied units that are within LMI geographies. Performance is adequate in the Southwest New Mexico AA. While no loans were made in low-income geographies in the AA, the portion of loans made in moderate-income geographies significantly exceeds the comparable demographic. The volume of home improvement loans (four) in the Grant AA is not sufficient to perform a meaningful analysis.

Refinance loan geographic distribution is good. In the Albuquerque MSA, performance is excellent. The portion of refinance loans made in LMI geographies in the MSA exceeds

the portion of owner-occupied units that are within LMI geographies. Performance is good in the Grant County AA. The portion of loans made in the AA in middle-income geographies is near the portion of owner-occupied housing units that are within those geographies. In the Southwest New Mexico AA, performance is adequate. While no loans were made in low-income geographies in the AA, the portion of loans made in moderate-income geographies is near the comparable demographic.

Multifamily loan geographic distribution is adequate. One multifamily loan was originated in full-scope AAs in New Mexico. The loan is in a middle-income geography in the Albuquerque MSA.

Small business loan geographic distribution is good. Performance in the Albuquerque MSA is excellent. The portion of bank loans to low-income areas exceeds the portion of businesses in those geographies, while in moderate-income areas it is near the portion of businesses. The market share for loans made in LMI geographies exceeds the overall market share for small business loans. Performance in the Grant AA and the Southwest New Mexico AA is good. In the Southwest New Mexico AA the portion of bank loans in the Southwest New Mexico AA in LMI areas is somewhat lower than the portion of businesses in those geographies. The market share for loans made in low-income areas is somewhat lower than the overall market share for small business loans while in moderate-income areas it exceeds. In the Grant AA, the portion of loans in middle-income areas equals the portion of businesses. The market share is near the overall market share.

The volume of small farm loans in all of the full scope AAs is not sufficient to perform a meaningful analysis. Fewer than eight loans were made in each AA.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of NationsBank's HMDA, small business and small farm loans reflects a good dispersion among borrowers of different income levels throughout the full-scope AAs in New Mexico. Performance is good in the Albuquerque MSA and Southwest New Mexico AA, but is adequate in the Grant AA.

Home purchase loan borrower distribution is poor. In the Southwest New Mexico AA, performance is good. While the portion of loans made to low-income borrowers in the AA is significantly lower than the portion of families that are defined as low-income, the portion of loans made to moderate-income borrowers in the AA significantly exceeds the portion of families that are defined as such. Performance in the Albuquerque MSA is poor. While the portion of loans made to moderate-income borrowers in the MSA is near the portion of families that are defined as such, the portion of loans made to low-income families is significantly lower than the comparable demographic. The market share of such loans made in the MSA is also lower than the overall market share for home purchase loans in that MSA. Performance is very poor in the Grant AA where no loans were made to LMI borrowers.

Home improvement loan borrower distribution is excellent. In the Albuquerque MSA and Southwest New Mexico AA, performance is excellent. The portion of home improvement loans made to LMI borrowers in each AA exceeds the portion of families that are defined as LMI.

Refinance loan borrower distribution is good. In the Albuquerque MSA and Southwest New Mexico AA, performance is good. While the portion of refinance loans made to low-income borrowers in each AA is somewhat lower than the portion of families defined as low-income, the portion of loans made to moderate-income borrowers exceeds the portion of families that are defined as such. The market share of refinance loans made in each AA in low-income geographies exceeds and in moderate-income geographies is near to the overall market share for refinance loans in that AA. Performance in the Grant County AA is poor. The portion of loans made to LMI borrowers in the AA is significantly lower than the portion of families that are defined as LMI.

Small business loan borrower distribution is good. Performance in the Grant and the Southwest New Mexico AAs is good. The portion of bank loans to small businesses is somewhat lower in the Grant AA, but in the Southwest New Mexico AA is near the portion of small of small businesses. The portion in the Grant and Southwest New Mexico AAs of loans of \$100,000 or less is near the portion of small businesses. The market share in the Grant AA for small business loans is somewhat lower than the overall market share for small business loans, but in the Southwest New Mexico AA the market share for small business loans exceeds the overall market for small business loans. Performance in the Albuquerque MSA is adequate. The portion of bank loans to small businesses is somewhat lower than the portion of small businesses. The portion of loans of \$100,000 or less is near the portion of small businesses. The market share for small business loans is lower than the overall market share for small business loans.

Community Development Lending

Community development lending in New Mexico is adequate. The bank's community development lending in Sante Fe MSA, where the bank made two loans for \$4.4 million is excellent. Loan proceeds were used for the purchase of land and the construction of affordable housing. The bank, however, made no other community development loans in New Mexico.

Product Innovation and Flexibility

NationsBank's performance under the lending test in New Mexico is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's lending performance in the Las Cruces and Santa Fe MSAs is consistent with the bank's overall performance under the Lending Test in New Mexico. In the Non-MSA AAs, lending performance is weaker than the bank's overall performance in New Mexico, however, it did not change the Lending Test rating for New Mexico. Although lending performance is weaker in these areas, it remains adequate.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in New Mexico is excellent. Based on full-scope reviews, the bank's performance is excellent in the Albuquerque MSA, is poor in the Grant AA, and very poor in the Southwest New Mexico AA.

During 1996 and 1997, NationsBank made 35 qualified investments in the state in the amount of \$9.7 million. As of year-end 1997, the bank had five qualified investments outstanding of \$12.8 million, all for affordable housing construction in the Albuquerque MSA and in the limited-scope Santa Fe MSAs. The amount of the bank's investments in the state is high relative to its overall presence in the state. Some of the largest affordable housing investments involve the complexity of multiple partners and both public and private funding sources.

NationsBank made 18 qualified investments for \$4.4 million in Albuquerque MSA during 1996 and 1997, which is excellent. The investments vary from an investment in a community development financial institution to investments by Nations Housing Fund Investment Corporation in projects that generate low-income housing tax credits. Investments also included contributions to an entity that makes micro business loans to very small and start-up businesses. NationsBank also made a \$345,000 statewide investment in a venture capital fund that provides acquisition and expansion capital to minority-owned businesses in the state. Performance in the Grant AA is poor and is centered in the low amount of qualified

investments relative to the bank's significant deposit presence in the AA. Investments are primarily in the form of charitable contributions. NationsBank made no investments in the Southwest New Mexico AA, which is very poor performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's investment performance in the Santa Fe MSA is consistent with the bank's overall performance under the Investment Test in New Mexico. Performance in the Las Cruces MSA and the Non-MSA AAs is weaker than the bank's overall performance. Although performance is weaker, it did not change the Investment Test rating for New Mexico. Weak performance is considered poor and is centered in the low amount of qualified investments relative to the bank's operations in the AAs. Investments are primarily in the form of charitable contributions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in New Mexico is excellent. Based on full-scope reviews, the bank's performance is excellent in the Albuquerque MSA and Grant AA and is good in the Southwest New Mexico AA.

NationsBank's delivery systems are readily accessible to all portions of the state of New Mexico. The percentage of branches is excellent and is representative of the population living in those geographies in the Grant AA. Although the percentage of branches in LMI geographies is lower than the population living in those geographies, distribution of ATMs greatly enhances accessibility to banking services in the Albuquerque MSA. The percentage of branches in LMI geographies is good, but is somewhat below the percentages of the population living in those geographies in the Southwest New Mexico AA.

NationsBank's hours and services are excellent. Branch hours and services are excellent and are tailored to the convenience and needs of the bank's AA, including LMI geographies and individuals living in the Albuquerque MSA. Banking hours and services provided Monday through Friday are supplemented by Saturday hours at some banking facilities located in the MSA. Branch hours and services are good and do not vary in a way that inconvenience certain portions of the Grant and Southwest New Mexico AAs, including LMI geographies and individuals. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch closures have not adversely affected the accessibility of delivery systems. During the evaluation period, NationsBank closed one branch office located in a Albuquerque MSA moderate-income geography. Five additional branch offices were closed in middle- or upper-income geographies in the Albuquerque MSA and the Southwest New Mexico AAs. Closures resulted from the consolidation of banking offices due to the proximity of other NationsBank banking facilities or limited banking activity.

NationsBank provides an excellent level of community development services to organizations and persons living in areas where NationsBank has a significant banking presence. While performance in the Albuquerque MSA is excellent, it is poor in the Grant and Southwest New Mexico AAs. During the evaluation period, NationsBank provided technical assistance or training to 12 community development organizations located in the Albuquerque MSA. NationsBank also provided technical assistance to one statewide organization. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local, state and national housing authorities as well as business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees are also active board or committee members for a variety of organizations. Training included small business, home ownership, and financial service education.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's service performance in the Las Cruces and Santa Fe MSAs is consistent with the bank's overall performance under the Service Test in New Mexico. Performance in the Non-MSA AAs is adequate, but is weaker than the bank's overall performance. Although performance is weaker, it did not change the Service Test rating for New Mexico.

State Rating

CRA Rating for the State of North Carolina¹³: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- < Lending levels that reflect a good responsiveness by NationsBank to the credit needs of its AAs within the state.
- < Good distribution of NationsBank's loans among geographies and adequate distribution among borrowers of different income levels throughout its AAs.
- < A good level of community development lending.
- < Investment volume that reflects a good level of responsiveness to the needs of the state.
- < Provision of services shows good responsiveness to banking needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in North Carolina is good. Based on full-scope reviews, the bank's performance is good in the Fayetteville, Greensboro-Winston-Salem-High Point and Raleigh-Durham-Chapel Hill MSAs and adequate in the Jacksonville MSA.

Lending Activity

The substantial majority of reportable loans originated/purchased by NationsBank within the full-scope AAs in North Carolina are HMDA loans with small business loans representing the remainder. HMDA loans are comprised primarily of home purchase and refinance loans with home improvement loans representing a comparatively smaller portion. The volume of small farm lending in the full-scope

¹³ Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA for the rating and evaluation of the institution's performance in that area.

AAs in North Carolina is insignificant. Loan originations/purchases in the full-scope AAs in North Carolina are concentrated in the Greensboro-Winston-Salem-High Point MSA and the Raleigh-Durham-Chapel Hill MSA.

Lending activity is good in all of the full-scope AAs in North Carolina. HMDA lending is generally commensurate with NationsBank's presence in each AA, however, small business lending activity is consistently lower. As an example, in the Fayetteville MSA, NationsBank ranks third in deposits with a modest market share (12%) and second in HMDA lending, however, the bank ranks ninth in small business lending with a comparatively small market share (4%). Performance in the other full-scope AAs is similar.

Distribution of Loans by Income Level of the Geography

The geographic distribution of NationsBank's HMDA, small business and small farm loans reflects good penetration throughout the full-scope AA geographies in North Carolina. Performance is good in the Fayetteville, Greensboro-Winston-Salem-High Point and Raleigh-Durham-Chapel Hill MSAs, but is poor in the Jacksonville MSA.

Home purchase loan geographic distribution is adequate. In the Fayetteville MSA, performance is excellent. The portion of home purchase loans made in LMI geographies in the MSA equals the portion of owner-occupied housing units that are within those geographies. Performance in the Greensboro-Winston-Salem-High Point and Raleigh-Durham-Chapel Hill MSAs is adequate. The portion of loans made in LMI geographies in each MSA is somewhat lower than the comparable demographic. The market share of home purchase loans made in low-income geographies in each MSA is lower than and in moderate-income geographies is near to the overall market share for home purchase loans in that MSA. Performance in the Jacksonville MSA is poor where the portion of loans made in moderate-income geographies is lower than the comparable demographic (there are no low-income geographies in the MSA).

Home improvement loan geographic distribution is good. Performance is good in the Greensboro-Winston-Salem-High Point, Jacksonville and Raleigh-Durham-Chapel Hill MSAs. The portion of home improvement loans made in the Greensboro-Winston-Salem-High Point and Raleigh-Durham-Chapel Hill MSAs in low-income geographies is equal to and in moderate-income geographies exceeds the portion of owner-occupied units that are within such geographies. The portion of loans made in the Jacksonville MSA in moderate-income geographies is near to the comparable demographic. In the Fayetteville MSA, performance is adequate. No loans were made in low-income geographies in the MSA, however, the portion of loans made in moderate-income geographies exceeds the comparable demographic.

Refinance loan geographic distribution is good. In the Greensboro-Winston-Salem-High Point and Raleigh-Durham-Chapel Hill MSAs, performance is excellent. The portion of

refinance loans made in the Greensboro-Winston-Salem-High Point MSA in low-income geographies is equal to and in moderate-income geographies exceeds the portion of owner-occupied units that are within those geographies. In the Raleigh-Durham-Chapel Hill MSA, the portion of refinance loans made in low-income geographies exceeds and in moderate-income geographies is near to the comparable demographics. Performance in the Fayetteville MSA is adequate. While the portion of loans made in low-income geographies in the MSA is lower than the portion of owner-occupied units that are within those geographies, the portion of loans made in moderate-income geographies exceeds the comparable demographic. Performance in the Jacksonville MSA is poor. The portion of refinance loans made in moderate-income geographies in the MSA is significantly lower than the comparable demographic.

Multifamily loan geographic distribution is adequate. Four multifamily loans were originated in full-scope AAs in North Carolina, one in each area. The loans originated in the Fayetteville, Greensboro-Winston-Salem-High Point and Jacksonville MSAs are in middle-income geographies. In the Raleigh-Durham-Chapel Hill MSA, the loan is in an upper-income geography.

Small business loan geographic distribution is excellent. Performance in Greensboro-Winston-Salem-High Point and Raleigh-Durham-Chapel Hill MSAs is excellent. In the Greensboro-Winston-Salem-High Point MSA the portion of loans in low-income geographies exceeds the portion of businesses, while in moderate-income geographies it is near. The market share in LMI geographies exceeds the overall market share. In the Raleigh-Durham-Chapel Hill MSA the portion of loans in LMI geographies exceeds the portion of businesses. The market share in low-income geographies exceeds the overall market share, while in moderate-income geographies the market share is near the overall market share. Performance in Fayetteville MSA is good. The portion of loans made in low-income geographies is somewhat lower than the portion of businesses located in those geographies, while in moderate-income geographies the portion of loans exceeds the portion of businesses. The market share in low-income geographies is lower than the overall market share, but in moderate-income geographies the market share exceeds the overall market share. Performance in Jacksonville MSA is adequate. There are no low-income geographies. The portion of loans made in moderate-income geographies is somewhat lower than the portion of businesses located in those geographies. The market share in moderate-income geographies is somewhat lower than the overall market share.

The volume of small farm loan originations and purchases in full-scope AAs in North Carolina is not sufficient to perform a meaningful analysis. NationsBank originated less than 20 small farm loans in each full-scope AA.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of NationsBank's HMDA, small business and small farm loans reflects an adequate dispersion among borrowers of different income levels throughout the full-scope AAs in North Carolina. Performance is adequate in all of the full-scope AAs in North Carolina.

Home purchase loan borrower distribution is adequate. In the Greensboro-Winston-Salem-High Point and Raleigh-Durham-Chapel Hill MSAs, performance is adequate. While the portion of home purchase loans made to low-income borrowers in each MSA is significantly lower than the comparable demographic, the portion of loans made to moderate-income borrowers exceeds the comparable demographic. In the Greensboro-Winston-Salem-High Point MSA, the market share of home purchase loans made to low-income borrowers is lower than and to moderate-income borrowers is somewhat lower than the overall market share for home purchase loans in the MSA. The market share of such loans made in the Raleigh-Durham-Chapel Hill MSA to low-income borrowers is also lower, however, the market share of such loans made to moderate-income borrowers exceeds the overall market share for home purchase loans in the MSA. In the Fayetteville and Jacksonville MSAs, performance is poor. The portion of home purchase loans made to LMI borrowers in each MSA is lower than the comparable demographics. The market share of loans made to LMI borrowers in each MSA are also lower than the overall market share for home purchase loans in that MSA.

Home improvement loan borrower distribution is good. Performance is good in all of the full-scope AAs. The portion of home improvement loans made to LMI borrowers in the Greensboro-Winston-Salem-High Point and Raleigh-Durham-Chapel Hill MSAs are near to or exceed the portion of families that are defined as LMI, while in the Fayetteville and Jacksonville MSAs the portions are somewhat lower. The market share for loans made to LMI borrowers in the Fayetteville and Greensboro-Winston-Salem-High Point MSAs exceeds the overall market share for home improvement loans in that AA. In the Jacksonville MSA, the market share for loans made to low-income borrowers is somewhat lower but to moderate-income borrowers exceeds the overall market share for such loans in the AA. The market share is reversed in the Raleigh-Durham-Chapel Hill MSA.

Refinance loan borrower distribution is adequate. Performance is adequate in all of the full-scope AAs. The portion of loans made to low-income borrowers in the Greensboro-Winston-Salem-High Point MSA is lower than the portion of families that are defined as such, however, the portion of loans made to moderate-income borrowers is near the comparable demographic. Performance in the Raleigh-Durham-Chapel Hill MSA is similar in lending to low-income borrowers, however, the portion of loans made to moderate-income borrowers in the MSA exceeds the comparable demographic. The market shares of such loans made to low- and moderate-income borrowers in each MSA are also somewhat lower than the overall market shares for refinance loans in that AA. The portion of loans made in LMI geographies in the Fayetteville and Jacksonville MSAs are

both lower than the comparable demographic. However, the market shares of such loans made to low-income borrowers in both MSAs and to moderate-income borrowers in the Fayetteville MSA exceed the overall market share for refinance loans in each MSA.

Small business loan distribution is good. Performance is excellent in the Fayetteville and Jacksonville AA. The portion of loans to small businesses and the portion of loans of \$100,000 or less is near the portion of businesses. The market share of small business loans exceeds the overall market share. Performance in the Greensboro-Winston-Salem and Raleigh-Durham-Chapel Hill AAs is good. The portion of loans to small businesses is somewhat lower than the portion of small businesses. The portion of loans of \$100,000 or less is near the portion of small businesses. The market share of small business loans is near the overall market share.

Community Development Lending

Community development lending in North Carolina is good. The bank made five community development loans in the state during 1996 and 1997 in the amount of \$3.7 million. One loan extended in the Greensboro-Winston-Salem-High Point MSA accounted for \$3.0 million to fund an affordable housing project that will generate low-income housing tax credits.

Product Innovation and Flexibility

NationsBank's performance under the lending test in North Carolina is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's lending performance in the Asheville, Goldsboro, Hickory-Morganton-Lenoir and Wilmington MSAs is consistent with the bank's overall performance under the Lending Test in North Carolina. In the Greenville MSA and the Non-MSA AAs, performance is weaker than overall performance in the state, however, it did not change the Lending Test rating for North Carolina. Although performance is weaker in the Non-MSA AAs, it remains adequate.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in North Carolina is good. Based on full-scope reviews, the bank's performance is excellent in the Raleigh-Durham-Chapel Hill MSA, is adequate in the Greensboro-Winston-Salem-High Point MSA, and is poor in the Fayetteville and Jacksonville MSAs.

During 1996 and 1997, the bank made 141 qualified investments in the state in the amount of \$15.0 million. As of year-end 1997, the bank had qualified investments outstanding of \$19.0 million, including one investment for a total of \$894,000 in a statewide affordable housing fund.

NationsBank made 37 qualifying investments in the Raleigh-Durham-Chapel Hill MSA for \$14.4 million in 1996 and 1997. Included is over \$11.0 million for the development of affordable housing through investments by the Nations Housing Fund Investment Corporation in projects that generate low-income housing tax credits. In the Greensboro-Winston-Salem-High Point MSA, the bank made 19 charitable contributions for \$362,000 during 1996 and 1997. However, the bank retains an investment of \$2.9 million from a previous period in a project that generates low-income housing tax credits. The bank's investment record in the Fayetteville and Jacksonville MSAs is poor. Weak performance is centered in the low amount of qualified investments relative to investment opportunities that exist and to the bank's operations in the MSAs. Investments are primarily in the form of charitable contributions.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's investment performance in the Asheville, Goldsboro, Greenville, Hickory-Morganton-Lenoir and Wilmington MSAs and the Non-MSA AAs is weaker than the bank's overall performance under the Investment Test in North Carolina. Although performance is weaker, it did not change the Investment Test rating for North Carolina. Weak performance is considered poor and is centered in the low amount of qualified investments relative to the bank's operations in the AAs. Investments are primarily in the form of charitable contributions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in North Carolina is good. Based on full-scope reviews, the bank's performance is excellent in the Fayetteville MSA and is good in the Greensboro-Winston-Salem-High Point, Jacksonville, and Raleigh-Durham-Chapel Hill MSAs.

NationsBank's delivery systems are readily accessible to all portions of the state of New Mexico. The percentage of branches in LMI geographies is excellent and exceeds the percentages of the population living in those geographies throughout the Fayetteville and Greensboro-Winston-Salem-High Point MSAs. The percentage of branches in LMI geographies is good, but is somewhat below the percentages of the population living in those geographies in the Jacksonville and Raleigh-Durham-Chapel Hill MSAs.

Branch hours and services are good and do not vary in a way that inconvenience certain portions of the bank's full-scope AAs, including LMI geographies and individuals. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch closures have not adversely affected the accessibility of delivery systems, particularly in LMI geographies. During the evaluation period, NationsBank closed one branch office located in a moderate-income geography in the Greensboro-Winston-Salem-High Point and Raleigh-Durham-Chapel Hill MSAs. Four additional branch offices were closed in middle- or upper-income geographies in the Jacksonville and Raleigh-Durham-Chapel Hill MSAs. Closures resulted from the consolidation of banking offices due to the proximity of other NationsBank banking facilities or limited banking activity.

NationsBank provides a poor level of community development services to organizations and persons living in the state of North Carolina. While performance in the Fayetteville, Greensboro-Winston-Salem-High Point, and Raleigh-Durham-Chapel Hill MSAs is poor, it is very poor in the Jacksonville MSA. During the evaluation period, NationsBank provided technical assistance or training to two community development organizations located in the Fayetteville MSA and three in both the Greensboro-Winston-Salem-High Point and Raleigh-Durham-Chapel Hill MSAs. NationsBank provided community development services to five statewide organizations, but did not provide services to organizations located in the Jacksonville MSA. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local, state and national housing authorities as well as business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees are also active board or committee members for a variety of

organizations. Training included small business, home ownership, and financial service education.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's service performance in the Wilmington MSA and the Non-MSA AAs is consistent with the bank's overall performance under the Service Test in North Carolina. Performance in the Asheville and Goldsboro MSAs is stronger and excellent, while performance in the Greenville and Hickory-Morganton-Lenoir MSAs is adequate. Although service performance varied in the limited scope AAs, it did not change the overall Service Test rating for North Carolina.

State Rating

CRA Rating for the State of Oklahoma: Satisfactory

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Outstanding

The major factors that support this rating include:

- < Lending levels that reflect an adequate responsiveness by NationsBank to the credit needs of its AAs within the state.
- < Adequate distribution of NationsBank's loans among geographies and borrowers of different income levels throughout its AAs.
- < Lack of community development lending
- < Investment volume that reflects an adequate level of responsiveness to the needs of the state.
- < Provision of services that shows excellent responsiveness to banking needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Oklahoma is adequate. Based on full-scope reviews, the bank's performance is good in the Woodward AA and adequate in the Oklahoma City and Tulsa MSAs.

Lending Activity

The substantial majority of reportable loans originated/purchased by NationsBank within the full-scope AAs in Oklahoma are HMDA loans with small business loans representing the bulk of the remainder. HMDA loans are comprised primarily of home purchase loans with refinance loans representing the majority of the remainder loans. The volume of home improvement loans is insignificant. Relative to the volume of HMDA and small business loans, the volume of small farm loan originations/purchases is small. NationsBank, however, is the largest originator of such loans in the Woodward full-scope AA.

The distribution of loans by type varied by AA. In the Tulsa MSA, loan originations/purchases are more evenly split between HMDA and small business loans. In the Woodward AA, small business loans and small farm loans (25%) represent a larger portion of originations/purchases. HMDA loans are concentrated in the Oklahoma City MSA (70%), while small business loans are concentrated in the Tulsa MSA (52%) and small farm loans in the Woodward AA (75%).

Lending activity is excellent in the Woodward AA. NationsBank ranks first in the AA with a significant deposit market share (29%) and substantially dominates HMDA (21%), small business (61%) and small farm (93%) lending. In the Oklahoma City and Tulsa MSAs, performance is good. The bank ranks second in terms of deposit market share (12%) in the Oklahoma City MSA and second in HMDA lending (4%) in a highly fractured market. NationsBank ranks ninth in small business lending in the MSA with a (6%) market share. The market for small business loans is dominated by a credit card bank. In the Tulsa MSA, NationsBank ranks second with a modest deposit market share (13%). In terms of both deposit and lending market share, the Tulsa market is dominated by a locally headquartered regional bank.

Lending activity increased significantly in the full-scope AAs from 1996 through 1997. The increase is due primarily to the acquisition of Boatmen's Bancshares by NationsBank's parent holding company.

NationsBank purchased a large portion of its home purchase loans (46%) in Oklahoma. Borrower income information is not available for the majority of these loans.

Distribution of Loans by Income Level of the Geography

The geographic distribution of NationsBank's HMDA, small business and small farm loans reflects adequate penetration throughout the full-scope AA geographies in Oklahoma. Performance is good in the Woodward AA and adequate in the Oklahoma City and Tulsa MSAs.

Home purchase loan geographic distribution is poor. In the Woodward AA, performance is adequate. The portion of home purchase loans made in middle-income geographies in the AA is somewhat lower than the portion of owner-occupied housing units that are within those geographies (there are no LMI geographies in the AA). Performance in the Oklahoma City and Tulsa MSAs is poor. The portion of loans made in LMI geographies in each MSA is significantly lower than the portion of owner-occupied housing units that are within LMI geographies. With the exception of loans made in moderate-income geographies in the Tulsa MSA where it is near, the market share of home purchase loans made in LMI geographies in each MSA is somewhat lower than the overall market share for home purchase loans in that MSA.

Home improvement loan geographic distribution is good. In the Oklahoma City MSA, performance is excellent. The portion of home improvement loans made in LMI geographies in the MSA significantly exceeds the portion of owner-occupied units that are within LMI geographies. Performance in the Tulsa MSA is poor. While the portion of loans made in moderate-income geographies is near the comparable demographic, no loans were made in low-income geographies. The volume of home improvement loans in the Woodward AA is not sufficient (eight loans) to perform a meaningful analysis.

Refinance loan geographic distribution is poor. In the Woodward AA, performance is good. The portion of refinance loans made in middle-income geographies in the AA is near the portion of owner-occupied units that are within those geographies. Performance in the Tulsa MSA is adequate. While the portion of loans made in low-income geographies is near the portion of owner-occupied units that are within those geographies, the portion of loans made in moderate-income geographies is significantly lower than the comparable demographic. The market share for refinance loans made in low-income geographies in the MSA is near the overall market share for refinance loans in that MSA. The market share for loans made in moderate-income geographies in the MSA is lower. Performance in the Oklahoma City MSA is poor. The portion of refinance loans made in LMI geographies in the MSA is significantly lower than the comparable demographics.

Multifamily loan geographic distribution is adequate. One multifamily loan was originated in full-scope AAs in Oklahoma. The loan is in a middle-income geography in the Oklahoma City MSA.

Small business loan geographic distribution is good. Performance is excellent in the Woodward AA. The portion of bank loans in middle-income geographies is near the portion of businesses within that geography. The market share for loans made in middle-income geographies exceeds the overall market share for small business loans. Performance is good in Oklahoma and Tulsa MSAs. In the Oklahoma MSA the portion of loans made in low-income geographies exceeds the portion of businesses, but in moderate-income geographies is somewhat lower than the portion of businesses. The market share in low-income geographies exceeds the overall market share, but in moderate-income geographies is somewhat lower than the overall market share. In the Tulsa MSA the portion of loans made in low-income geographies somewhat lower than the portion of businesses, but in moderate-income geographies equals the portion of businesses. The market share for loans made in low-income geographies is near the overall market share and exceeds the overall market share in moderate-income geographies.

The volume of small farm loans in the Oklahoma City and Tulsa MSAs is not sufficient to perform a meaningful analysis.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of NationsBank's HMDA, small business and small farm loans reflects an adequate dispersion among borrowers of different income levels throughout the full-scope AAs in Oklahoma. Performance is adequate in all of the full-scope AAs.

Home purchase loan borrower distribution is poor in all full-scope AAs. While the portion of loans made to moderate-income borrowers in the Oklahoma City and Tulsa MSAs is equal to or near the portion of families that are defined as such, the portion of loans made to low-income borrowers in each MSA is significantly lower than the portion of families that are defined as low-income. No loans were made to low-income borrowers in the Woodward AA and the portion of loans made to moderate-income borrowers is somewhat lower than the comparable demographic.

Home improvement loan borrower distribution is excellent. In the Tulsa MSA, performance is excellent. The portion of home improvement loans made to LMI borrowers in the MSA is near the portion of families that are defined as LMI. Performance is good in the Oklahoma City MSA. The portion of loans made to low-income borrowers in the MSA is somewhat lower than the comparable demographic, while the portion of loans made to moderate-income borrowers is equal to the portion of families that are defined as such. The market share of loans made in each MSA to low-income borrowers exceeds and to moderate-income borrowers is near the overall market share for home improvement loans in that MSA.

Refinance loan borrower distribution is poor. In the Tulsa MSA, performance is adequate. While the portion of loans made to low-income borrowers in the MSA is significantly below the portion of families defined as low-income, the portion of loans made to moderate-income borrowers is near the comparable demographic. Performance in the Oklahoma City MSA is poor. The portion of loans made to low-income borrowers in the MSA is significantly lower than and to moderate-income borrowers is lower than the portion of families that are defined as such. The market share of refinance loans made to LMI borrowers in the MSA is also lower than the overall market share for such loans in that MSA. In the Woodward AA, performance is also poor. No loans were made to moderate-income borrowers in the AA and the portion of loans made to low-income borrowers is somewhat lower than the comparable demographic.

Small business loan borrower distribution is good. Performance is good in all of the full-scope AAs. The portion of bank loans to small businesses is near the portion of businesses which are small businesses. The portion of loans of \$100,000 or less is near the portion of small businesses. The market share of loans to small businesses is near the overall market share of loans to businesses.

Community Development Lending

NationsBank made no community development loans in the State of Oklahoma during 1996 and 1997. Positive consideration was given, however, to the community development aspects of the bank's HMDA, small business and small farm lending in the area.

Product Innovation and Flexibility

NationsBank's performance under the lending test in Oklahoma is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's lending performance in the Enid MSA and Non-MSA AAs is consistent with the bank's overall performance under the Lending Test in Oklahoma.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Oklahoma is adequate. Based on full-scope reviews, the bank's performance is adequate in the Oklahoma City MSA, poor in the Tulsa MSA, and very poor in the Woodward AA.

During 1996 and 1997, NationsBank made 42 qualified investments in the state in the amount of \$668,000. As of year-end 1997, the bank had qualified investments outstanding of \$2.8 million. The volume of investments is low even in light of the limited extent of the bank's operations in the state of Oklahoma. Performance, however, is enhanced by a \$375,000 statewide investment in a venture capital fund that provides acquisition and expansion capital to minority-owned businesses in the state.

NationsBank's investments in the Oklahoma City MSA during 1996 and 1997 were low and consisted primarily of charitable contributions. However, the bank retains from an earlier period one investment of \$2.4 million in an affordable housing development that generates low-income housing tax credits for its investors. The bank's investment record in the Tulsa MSA is poor and is centered in the low

amount of qualified investments despite the bank's rank in deposit share and investment opportunities that exist. Investments are primarily in the form of charitable contributions. Although NationsBank is the largest deposit taking financial institution, it made no investments in the Woodward AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's investment performance in the Enid and Non-MSA AAs is weaker than the bank's overall performance under the Investment Test in Oklahoma. Weak performance is considered poor and is centered in the low amount of qualified investments relative to the bank's operations in the AAs.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Oklahoma is excellent. Based on full-scope reviews, the bank's performance is excellent in the Tulsa MSA and the Woodward AA and is good in the Oklahoma City MSA.

NationsBank's delivery systems are readily accessible to most portions of the state of Oklahoma. The percentage of branches in LMI geographies is excellent and meets the percentages of the population living in those geographies throughout the Tulsa MSA AA. The distribution of delivery systems in the Woodward AA was also excellent and was consistent with the population living in middle- and upper-income geographies. The percentage of branches in LMI geographies is good, but is somewhat below the percentages of the population living in those geographies in the Oklahoma City MSA.

Branch hours and services are good and do not vary in a way that inconvenience certain portions of the bank's AAs, including LMI geographies and individuals. Branch hours and services in the Tulsa MSA are excellent and are tailored to the convenience and needs of the bank's AA, including LMI geographies and individuals. Banking hours and services provided Monday through Friday are supplemented by Saturday hours at some banking facilities located in the MSA. Branch hours and services are good and do not vary in a way that inconvenience certain portions of the Oklahoma City MSA and Woodward AA, including LMI geographies and individuals. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch closures have not affected the accessibility of delivery systems, particularly in LMI geographies. During the evaluation period, NationsBank closed one branch office located in a Oklahoma City MSA upper-income geography. There were no

closures in the remaining full-scope AAs. The closure resulted from the consolidation of banking offices due to the proximity of another NationsBank banking facilities.

NationsBank provides an adequate level of community development services to organizations and persons living in the state of Oklahoma. While performance in the Oklahoma City and Tulsa MSAs is adequate, it is very poor in the Woodward AA. During the evaluation period, NationsBank provided technical assistance or training to seven community development organizations located in both the Oklahoma City and Tulsa MSAs. NationsBank provided community development services to one statewide organizations, but did not provide services to organizations located in the Woodward AA. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local and state housing authorities as well as business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees are also active board or committee members for a variety of organizations. Training included small business, home ownership, and financial service education.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's service performance in the Non-MSA AAs is consistent with the bank's overall performance under the Service Test in Oklahoma. Performance in the Enid AA is weaker, but remains good.

State Rating

CRA Rating for the State of South Carolina¹⁴: Outstanding

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

The major factors that support this rating include:

- < Lending levels that reflect a good responsiveness by NationsBank to the credit needs of its AAs within the state.
- < Good distribution of NationsBank's loans among geographies and borrowers of different income levels throughout its AAs.
- < A excellent level of community development lending.
- < Investment volume that reflects an excellent level of responsiveness to the needs of the state.
- < Provision of services that shows excellent responsiveness to banking needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in South Carolina is good. Based on full-scope reviews, the bank's performance is good in the Columbia MSA and is adequate in the Charleston-North Charleston and Greenville-Spartanburg-Anderson MSAs.

Lending Activity

The substantial majority of reportable loans originated/purchased by NationsBank within the full-scope AAs in South Carolina are HMDA loans with small business loans representing the remainder. HMDA loans are comprised primarily of home purchase and refinance loans with home improvement loans representing a

¹⁴ Refer to the Augusta-Aiken (GA-SC) and Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSAs for the rating and evaluation of the institution's performance in those areas.

comparatively smaller portion. The volume of small farm lending in the full-scope AAs in South Carolina is insignificant. Loan originations/purchases in the full-scope AAs in South Carolina are concentrated in the Greenville-Spartanburg-Anderson MSA.

Lending activity is good in all of the full-scope AAs in South Carolina. NationsBank's ranks second or third in each AA in terms of deposit market share and ranks first in HMDA lending in every AA. Small business lending activity, however, is consistently lower than the bank's presence in each AA. As an example, in the Greenville-Spartanburg-Anderson MSA, NationsBank ranks second in terms of deposit market share (13%) and first in HMDA lending. The bank ranks fifth in small business lending, however, with a comparatively small market share (8%). All of the bank's that rank ahead of NationsBank are commercial banks including three with smaller presences in the market than NationsBank.

Distribution of Loans by Income Level of the Geography

The geographic distribution of NationsBank's HMDA, small business and small farm loans reflects good penetration throughout the full-scope AA geographies in South Carolina. Performance is good in the Columbia MSA and adequate in the Charleston-North Charleston and Greenville-Spartanburg-Anderson MSAs.

Home purchase loan geographic distribution is adequate. In the Columbia MSA, performance is good. The portion of home purchase loans made in low-income geographies in the MSA equals the portion of owner-occupied housing units that are within those geographies, while the portion of loans made in moderate-income geographies is lower. The market share of home purchase loans made in the MSA in low-income geographies exceeds and in moderate-income geographies is near the overall market share for home purchase loans in that MSA. Performance in the Charleston-North Charleston and Greenville-Spartanburg-Anderson MSAs is poor. While the portion of home purchase loans made in low-income geographies in each MSA is near the comparable demographics, the portion of loans made in moderate-income geographies is significantly lower than the comparable demographics. With the exception of loans made in low-income geographies in the Charleston-North Charleston MSA where it is near the comparable, the market share of home purchase loans made in LMI geographies in each MSA is somewhat lower than the overall market share for home purchase loans in that MSA.

Home improvement loan geographic distribution is excellent. With the exception of loans made in low-income geographies in the Greenville-Spartanburg-Anderson MSA where it is equal to, the portion of home improvement loans made in LMI geographies in each full-scope AA exceeds the portion of owner-occupied units that are within LMI geographies.

Refinance loan geographic distribution is good. In the Columbia and Greenville-Spartanburg-Anderson MSAs, performance is excellent. The portion of refinance loans made in the Columbia MSA in low-income geographies is equal to and in moderate-income geographies exceeds the portion of owner-occupied units that are within those geographies. In the Greenville-Spartanburg-Anderson MSA, the portion of such loans made in low-income geographies is equal to and in moderate-income geographies is near the comparable demographic. In the Charleston-North Charleston MSA is poor. The portion of refinance loans made in LMI geographies in the MSA is lower than the comparable demographics. The market share of loans made in LMI geographies is also lower than the overall market share for refinance loans in the MSA.

Small business loan geographic distribution is good. Performance in the Columbia MSA is excellent. The portion of loans made in LMI geographies exceeds the portion of businesses located within those geographies. Market share in LMI geographies exceeds the overall market share. Performance in the Charleston-North Charleston MSA is good. The portion of loans made in low-income geographies is somewhat lower than the portion of businesses located in those geographies, while in moderate-income geographies it is near the portion of businesses. The market share in low-income geographies is somewhat lower than the overall market share. The market share in moderate-income geographies exceeds the overall market share. Performance in Greenville-Spartanburg-Anderson MSA is adequate. The portion of loans made in low-income areas is lower than the portion of businesses located within those geographies while in moderate-income geographies it is near the portion of businesses. The market share in low-income geographies is somewhat lower than the overall market share and in moderate-income geographies is near the overall market share.

The geographic distribution of small loans to farms is poor. Performance in the Greenville-Spartanburg-Anderson AA is poor. The portion of loans made in moderate-income geographies is lower than the portion of businesses located in those geographies. No loans were made in low-income geographies. The market share in moderate-income geographies exceeds the overall market share. The volume of farm loans is not sufficient in the Charleston-North Charleston and Columbia MSAs to perform a meaningful analysis.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of NationsBank's HMDA, small business and small farm loans reflects a good dispersion among borrowers of different income levels throughout the full-scope AAs in South Carolina. Performance is good in the Columbia and Charleston-North Charleston MSA and adequate in the Greenville-Spartanburg-Anderson MSAs.

Home purchase loan borrower distribution is adequate. In the Columbia MSA, performance is good. While the portion of home purchase loans made to low-income borrowers in the MSA is lower than the portion of families that are defined as low-income,

the portion of loans made to moderate-income borrowers significantly exceeds the portion of families that are defined as such. The market share of such loans made to low-income borrowers is also somewhat lower than the overall market share for home purchase loans in the MSA, however, the market share of such loans to moderate-income borrowers exceeds the overall market share for that product. Performance is adequate in the Greenville-Spartanburg-Anderson MSA. While the portion of home purchase loans made to low-income borrowers in the MSA is significantly lower than the comparable demographic, the portion of loans made to moderate-income borrowers exceeds the comparable demographic. The market share of home purchase loans made to low-income borrowers in the MSA is lower than and in moderate-income geographies is near the overall market share for home purchase loans in the MSA. In the Charleston-North Charleston MSA, performance is poor. The portion of home purchase loans made to low-income borrowers is significantly lower and in moderate income geographies is somewhat lower than the comparable demographics.

Home improvement loan borrower distribution is excellent in all of the full-scope AAs. In the Charleston-North Charleston MSA, the portion of home improvement loans made to low-income borrowers exceeds and to moderate-income borrowers is equal to the portion of families that are defined as such. The portions of such loans made in the Columbia MSA to both low- and moderate-income borrowers are near to the comparable demographics. In the Greenville-Spartanburg-Anderson MSA, the portion of home improvement loans made to low-income borrowers is near to and to moderate-income borrowers exceeds the comparable demographic.

Refinance loan borrower distribution is adequate. In the Greenville-Spartanburg-Anderson MSA, performance is good. While the portion of refinance loans made to low-income borrowers in the MSA is somewhat lower than the portion of families that are defined as low-income, the portion of loans made to moderate-income borrowers is near the portion of families that are defined as such. The market share for loans made to low-income borrowers exceeds and to moderate-income borrowers is near to the overall market share for refinance loans in the MSA. Performance in the Charleston-North Charleston and Columbia MSAs is adequate. While the portion of refinance loans made to low-income borrowers in each MSA is significantly lower than the comparable demographics, the portion of loans made to moderate-income borrowers in the Charleston-North Charleston MSA is near to and in the Columbia MSA is equal to the portion of families that are defined as such.

Small business loan borrower distribution is good. Performance is good in Charleston-North Charleston, Columbia and Greenville-Spartanburg-Anderson MSAs. In the Charleston-North Charleston and Greenville-Spartanburg-Anderson MSAs the portion of small loans and loans in amounts of \$100,000 or less is near the portion of small businesses. The market share of loans to small businesses is exceeds the overall market share of loans to all businesses. In the Columbia AA, the portion of small loans is somewhat lower than the portion of small businesses. The portion of loans of \$100,000

or less is near the portion of businesses. The market share of loans to small businesses is near the overall market share.

Small farm loan borrower distribution is excellent. Performance is excellent in Greenville-Spartanburg-Anderson MSA. The portion of small farm loans and loans in amounts of \$100,000 or less is near the portion of small farms. The market share of loans to small farms exceeds the overall market share of all loans to farms.

Community Development Lending

Community development lending in South Carolina is excellent. NationsBank made seven community development loans in the state during 1996 and 1997 in the amount of \$8.3 million. Loan proceeds from six of the loans were used to affordable housing and business district revitalization projects in Charleston-North Charleston or Greenville-Spartanburg-Anderson MSAs.

Product Innovation and Flexibility

NationsBank's performance under the lending test in South Carolina is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's lending performance in the Florence, Myrtle Beach and Sumter MSAs and the Non-MSA AAs is weaker than the bank's overall performance under the Lending Test in South Carolina. The weaker performance did not change the Lending Test rating for South Carolina. Although performance is weaker, it remains adequate in all of the AAs.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in South Carolina is excellent. Based on full-scope reviews, the bank's performance is excellent in the Charleston-North Charleston and Columbia MSAs and is good in the Greenville-Spartanburg-Anderson MSA.

During 1996 and 1997, the bank made 92 qualified investments in the state in the amount of \$12.0 million. As of year-end 1997, the bank had qualified investments outstanding of

\$13.2 million. The volume of NationsBank's qualified investments in South Carolina is high in light of the extent of the bank's activities in the state. While the investments in South Carolina are not particularly complex or innovative, they have had an impact in a significant number of the markets in the state. The bank or its affiliates made at least one investment in excess of \$1.0 million in the development of affordable housing in each the Charleston-North Charleston, Columbia, and Greenville-Spartanburg-Anderson MSAs. The bank also retains three Nations Housing Fund Investment Corporation investments in the Charleston-North Charleston MSA that total \$4.3 million. The investments were used to develop multifamily affordable housing that generate low-income housing tax credits.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's investment performance in the Non-MSA AAs is consistent with the bank's overall performance under the Investment Test in South Carolina. Performance in the Florence and Myrtle Beach MSAs and the Sumter AA is weaker than the bank's overall performance. Although performance is weaker, it did not change the Investment Test rating for South Carolina. Weak performance is considered poor and is centered in the low amount of qualified investments relative to the bank's operations in the AAs. Investments are primarily in the form of charitable contributions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in South Carolina is excellent. Based on full-scope reviews, the bank's performance is excellent in the Charleston-North Charleston and Columbia MSAs and is good in the Greenville-Spartanburg-Anderson MSA.

NationsBank's delivery systems are readily accessible to all portions of the state of South Carolina. The percentage of branches in LMI geographies is excellent and exceeds the percentages of the population living in those geographies throughout the Charleston-North Charleston and Columbia MSAs. The percentage of branches in LMI geographies is good, but is somewhat below the percentages of the population living in those geographies in the Greenville-Spartanburg-Anderson MSA.

Branch hours and services are good and do not vary in a way that inconvenience certain portions of the bank's full-scope AAs, including LMI geographies and individuals. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch closures have not adversely affected the accessibility of delivery systems. During the evaluation period, NationsBank closed two branch offices located in Greenville-Spartanburg MSA moderate-income geographies. Six additional branch offices were

closed in middle- or upper-income geographies in the Charleston-North Charleston and Greenville-Spartanburg MSAs. Closures resulted from the consolidation of banking offices due to the proximity of other acquired banking facilities or limited banking activity.

NationsBank provides an adequate level of community development services to organizations and persons living in the state of South Carolina. Performance is good in the Charleston-North Charleston MSA, adequate in the Columbia MSA, and poor in the Greenville-Spartanburg-Anderson MSA. During the evaluation period, NationsBank provided technical assistance or training to nine community development organizations located in the Charleston-North Charleston MSA, seven in the Columbia MSA, and four in the Greenville, Spartanburg-Anderson MSA. NationsBank also provided technical assistance or training to eight statewide organizations. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local, state and national housing authorities as well as business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees are also active board or committee members for a variety of organizations. Training included small business, home ownership, and financial service education.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's service performance in the Sumter MSA and the Non-MSA AAs is good, but is weaker than the bank's overall performance under the Service Test in South Carolina. Performance in the Florence and Myrtle Beach MSAs is also weaker, but remains adequate. Although performance is weaker, it did not change the overall Service Test rating for South Carolina.

State Rating

CRA Rating for the State of Tennessee¹⁵: Outstanding

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

The major factors that support this rating include:

- < Lending levels that reflect a good responsiveness by NationsBank to the credit needs of its AAs within the state.
- < Good distribution of NationsBank's loans among geographies and borrowers of different income levels throughout its AAs.
- < An excellent level of community development lending.
- < Investment volume that reflects an excellent level of responsiveness to the needs of the state.
- < Provision of services shows excellent responsiveness to banking needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Tennessee is good. Based on full-scope reviews, the bank's performance is good in the Nashville and Memphis MSAs, and in the Greene, Lawrence and Roane AAs.

Lending Activity

The substantial majority of reportable loans originated/purchased by NationsBank within the full-scope AAs in Tennessee are HMDA loans with small business loans representing the remainder. HMDA loans are comprised primarily of home purchase and refinance loans with home improvement loans representing a comparatively smaller portion. The volume of small farm lending in the full-scope AAs in Tennessee is insignificant. With the exception of the Memphis MSA, loan

¹⁵ Refer to the Johnson City-Kingsport-Bristol (TN-VA) multistate MSA for the rating and evaluation of the institution's performance in that area.

originations/purchases by type do not vary significantly by AA. In the Memphis MSA, small business loans represent a larger portion of originations/purchases in that MSA. HMDA loan originations/purchases in the full-scope AAs are concentrated in the Nashville MSA and small business loans in the Memphis MSA.

Lending activity is good in all of the full-scope AAs in Tennessee. NationsBank generally ranks third or fourth in each AA in terms of deposit market share. Its market share of HMDA loans is generally commensurate with its presence in the market, however, small business lending activity is consistently lower. As an example, in the Nashville MSA, NationsBank ranks among the top three banks in terms of deposit market share (18%) and first in HMDA lending, however, the bank ranks a seventh in small business lending with a comparatively small market share (4%).

Distribution of Loans by Income Level of the Geography

The geographic distribution of NationsBank's HMDA, small business and small farm loans reflects good penetration throughout the full-scope AA geographies in Tennessee. Performance is excellent in the Lawrence and Roane AAs, good in the Nashville MSA and Greene AA, and adequate in the Memphis MSA.

Home purchase loan geographic distribution is adequate. In the Lawrence and Roane AAs, performance is excellent. The portion of home purchase loans made in middle-income geographies in the Lawrence AA is equal to and in the Roane AA is near to the portion of owner-occupied units that are within those geographies (there are no LMI geographies in the AAs). Performance is good in the Greene AA where the portion of loans made in moderate-income geographies is near the comparable demographic (there are no low-income geographies in the AA). In the Memphis MSA, performance is adequate. The lower portion of loans made in LMI geographies in the MSA is mitigated by market shares of such loans that exceeds the overall market share for that product. Performance is poor in the Nashville MSA. The portion of loans made in LMI geographies in the MSA is lower than the comparable demographics.

Home improvement loan geographic distribution is adequate. In the Lawrence and Roane AAs, performance is excellent. The portion of home improvement loans made in middle-income geographies in the Lawrence AA is equal to and in the Roane AA exceeds the portion of owner-occupied units that are within those geographies. Performance in the Memphis and Nashville MSAs is adequate. The portion of loans made in LMI geographies in each MSA is near the comparable demographics. The market share of such loans in each MSA is somewhat lower than the overall market share for home improvement loans in that MSA. In the Greene AA, performance is poor. The portion of loans made in moderate-income geographies in the AA is significantly lower than the comparable demographic.

Refinance loan geographic distribution is good. In the Lawrence and Roane AAs, performance is excellent. The portion of home purchase loans made in middle-income geographies in the Lawrence AA is equal to and in the Roane AA exceeds the portion of owner-occupied units that are within those geographies. Performance is also excellent in the Nashville MSA. The portion of loans made in low-income geographies in the MSA is equal to and in moderate-income geographies is near the comparable demographics. In the Greene AA, performance is good. The portion of loans made in moderate-income geographies in the AA is near the comparable demographic. The market share of such loans made in the AA is somewhat lower than the overall market share for refinance loans in that AA. Performance is poor in the Memphis MSA. The portion of loans made in LMI geographies in the MSA is somewhat lower than the comparable demographics. The market share of such loans is also lower than the overall market share for refinance loans in the MSA.

Multifamily loan geographic distribution is good. Three multifamily loans were originated in the full-scope AAs in Tennessee. One loan was originated each in the Memphis MSA, Nashville MSA and Lawrence AA. In the Memphis MSA the loan is in a moderate-income geography, while in the Nashville MSA the loan is in a low-income geography. The loan originated in the Lawrence AA is in a middle-income geography.

Small business loan geographic distribution is good. Performance is excellent in the Greene AA. The portion of loans made in moderate-income areas exceeds the portion of businesses located within those geographies. The market share for small business loans exceeds the overall market share. Performance is good in the Memphis MSA, Nashville MSA, Lawrence and Roane AAs. In the Memphis MSA, the portion of loans in low-income areas is somewhat lower than the portion of businesses while in moderate-income geographies it is near. The market share for small business loans in LMI areas is near the overall market share. In the Nashville MSA, the portion of loans in low-income areas is somewhat lower than the portion of businesses, while in moderate-income areas it exceeds. The market share in low-income areas is near the overall market share while in moderate-income areas it exceeds. In the Lawrence and Roane AAs there are no LMI areas. In each AA the portion of loans in middle-income areas is near the portion of businesses. The market share in middle-income areas is near the overall market share.

The volume of small farm loans is not sufficient to perform a meaningful analysis. A total of 41 loans were originated in full-scope AAs in Tennessee combined.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of NationsBank's HMDA, small business and small farm loans reflects a good dispersion among borrowers of different income levels throughout the full-scope AAs in Tennessee. Performance is good in the Memphis MSA and Greene AA and adequate in the Nashville MSA, Lawrence and Roane AAs.

Home purchase loan borrower distribution is adequate. In the Memphis MSA, performance is excellent. The portion of home purchase loans made in the MSA to low-income borrowers is near and to moderate-income borrowers exceeds the portion of families that are defined as such. Performance in the Nashville MSA, Greene and Roane AAs is adequate. The portion of loans made to low-income borrowers in each AA is lower than the portion of families that are defined as low-income. The portion of loans made to moderate-income borrowers in each AA, however, exceeds the portion of families defined as such. With the exception of loans made to moderate-income borrowers in Greene and Roane Counties where it is higher, the market share for loans made to LMI borrowers in each AA is lower than the overall market share for home purchase loans in that AA. Performance in the Lawrence AA is poor. The portion of loans made to low-income borrowers in the AA is significantly lower and to moderate-income borrowers is somewhat lower than the comparable demographics.

Home improvement loan borrower distribution is good. Performance in all of the full-scope AAs is consistent with the overall good performance in home improvement lending with the exception of the Roane AA where it is weaker but still adequate. In those AAs where performance is good, the portion of loans made to low-income borrowers in each AA is somewhat lower than the portions of families that are defined as low-income. With the exception of the Greene AA where it is near, the portion of loans made to moderate-income borrowers in each AA exceeds the portion of families that are defined as such. The market share of home improvement loans made to low-income borrowers in the Nashville MSA and Greene AA and to moderate-income borrowers in the Lawrence AA exceeds the overall market share for home improvement loans in each AA. The market share of loans made to low- and moderate-income borrowers in the Memphis MSA and to moderate-income borrowers in the Nashville MSA and Greene AA are somewhat lower than the overall market share for refinance loans in each AA. In the Roane AA, the portion of loans made to low-income borrowers is lower than the comparable demographic while the portion of loans made to moderate-income borrowers exceeds the demographic. While the market share of loans made to moderate-income borrowers is only somewhat lower than the overall market share for refinance loans in the AA, the market share of loans made to low-income borrowers is significantly higher.

Refinance loan borrower distribution is adequate. In the Greene AA, performance is excellent. While the portion of loans made to low-income borrowers is somewhat lower than the portion of families that are defined as such, the portion of loans made to moderate-income borrowers exceeds the comparable demographic. Performance in the Memphis MSA, Nashville MSA, Lawrence and Roane AAs is adequate. The portion of

loans made to low-income borrowers in each AA is generally lower than the portion of families that are defined as low-income. The portion of loans made to moderate-income borrowers in each AA, however, is near the portion of families defined as such. With the exception of loans made to LMI borrowers in the Memphis MSA and loans to low-income borrowers in the Roane AA where it is lower, the market share for loans made to LMI borrowers in each AA is generally near to or exceeds the overall market share for refinance loans in that AA.

Small business loan borrower distribution is good. Performance is good in all of the full-scope AAs. In the Memphis MSA, the portion of loans to small businesses is somewhat lower than the portion of businesses. The portion of loans of \$100,000 or less is near the portion of businesses. The market share of loans to small businesses exceeds the overall market share. In the Nashville MSA, the portion of loans to small businesses is somewhat lower than the portion of businesses. The portion of loans of \$100,000 or less is somewhat lower than the portion of businesses. The market share of loans to small businesses is near the overall market share. In the Greene AA the portion of loans to small businesses is somewhat lower than the portion of small businesses. The portion of loans of \$100,000 or less is near the portion of small businesses. The market share of loans to small businesses is near the overall market share. In the Lawrence AA the portion of loans to small businesses is near the portion of small businesses. The portion of loans of \$100,000 or less is near the portion of small businesses. The market share for loans to small businesses exceeds the overall market share. In the Roane the portion of loans to small businesses is near the portion of small businesses. The portion of loans of \$100,000 or less is near the portion of small businesses. The market share of loans to small businesses is near the overall market share.

Community Development Lending

Community development lending in Tennessee is excellent. The strength of NationsBank's community development lending record is centered on the number, amount, complexity, and impact of its lending in Tennessee. The bank made 13 community development loans in the state during 1996 and 1997 for \$34.2 million. In the Nashville MSA, the bank provided funding for two large projects involving low-income housing tax credits and for three smaller projects undertaken by local affordable housing developers. In the Memphis MSA, the bank's \$20.9 million in community development loans involved the acquisition of a 476 unit apartment and a 636 unit apartment by NationsBank CDC.

Product Innovation and Flexibility

NationsBank's performance under the lending test in Tennessee is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan

area section of this Evaluation for additional information regarding product innovation and flexibility.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's lending performance in the Chattanooga, Clarksville-Hopkinsville and Knoxville MSAs as well as the Non-MSA AAs is weaker than the bank's overall performance under the Lending Test in Tennessee. The weaker performance did not change the Lending Test rating for Tennessee. Although performance is weaker, it remains adequate in the Clarksville-Hopkinsville and Knoxville MSAs. Weaker performance in the Chattanooga MSA and the Non-MSA AAs is considered poor.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Tennessee is excellent. Based on full-scope reviews, the bank's performance is excellent in the Memphis and Nashville MSAs and in the Lawrence AA, but is poor in the Greene and Roane AAs.

During 1996 and 1997, NationsBank made 112 qualified investments in the state in the amount of \$14.7 million. As of year-end 1997, the bank had qualified investments outstanding of \$18.0 million. The volume of NationsBank's qualified investments in Tennessee is high given the extent of the bank's operations in the state and the complexity of a number of investments which involve multiple partners and both public and private funding sources.

NationsBank made 46 qualified investments for \$5.7 million in the Nashville MSA and 16 investments for \$7.5 million in Memphis MSA during 1996 and 1997, which is excellent. The strength of the bank's performance stems from the active role of the NationsBank Community Development Corporation in both AAs where the Corporation acted as the general partner and majority investor in the rehabilitation of a number of distressed apartment complexes and the provision of affordable housing. The bank's investment record in Lawrence is excellent and is largely centered on a partnership investment in a project that generates low-income

housing tax credits. The investment record in Greene and Roane AAs is poor because of the low amount of qualified investments relative to the bank's operations in the AAs. Investments are primarily in the form of charitable contributions.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's investment performance in the Chattanooga, Clarksville-Hopkinsville and Knoxville MSAs and the Non-MSA AAs is weaker than the bank's overall performance. Although performance is weaker, it did not change the Investment Test rating for Tennessee. Weak performance is adequate in the Non-MSAs, but is considered poor in the remaining markets due to the low amount of qualified investments relative to the bank's operations in the AAs. Investments are primarily in the form of charitable contributions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Tennessee is excellent. Based on full-scope reviews, the bank's performance is excellent in the Nashville MSA and Roane AA. Performance is good in the Memphis MSA and Lawrence AA and is adequate in the Greene AA.

NationsBank's delivery systems are readily accessible to all portions of the state of Tennessee. The percentage of branches in LMI geographies is excellent and exceeds the percentages of the population living in those geographies throughout the Nashville MSA. The distribution of delivery systems in the Lawrence and Roane AAs was also excellent and was consistent with the populations living in middle- and upper-income geographies. The percentage of branches in LMI geographies is adequate, but is lower than the percentages of the population living in those geographies throughout the Memphis MSA and the Greene AA.

NationsBank's hours and services are excellent. Branch hours and services are excellent and are tailored to the convenience and needs of the bank's AA, including LMI geographies and individuals living in the Memphis and Nashville MSAs and the Greene AA. Banking hours and services provided Monday through Friday are supplemented by Saturday hours at almost one-third of the banking facilities located in the AAs. Branch hours and services are good and do not vary in a way that inconvenience certain portions of the bank's Lawrence and Roane AAs, including LMI geographies and individuals. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch closures have not affected the accessibility of delivery systems. During the evaluation period, NationsBank closed one branch office located in a Nashville MSA moderate-income geography. Two additional branch offices were closed in middle-income geographies in the Lawrence AA. Closures resulted from the consolidation of banking offices due to the proximity of other acquired banking facilities or limited banking volume.

NationsBank provides a good level of community development services to organizations and persons living in areas where NationsBank has a significant banking presence. While performance in the Nashville and Memphis MSAs is good, it is very poor in the Lawrence, Roane, and Greene AAs. NationsBank provided technical assistance or training to ten community development organizations located in the Memphis MSA and to nine located in the Nashville MSA. The bank did not provide community development services to the Lawrence, Roane, and Greene AAs. NationsBank also provided technical assistance to three statewide organizations. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local, state and national housing authorities as well as business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees are also active board or committee members for a variety of organizations. Training included small business, home ownership, and financial service education.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's service performance in the Chattanooga MSA is consistent with the bank's overall performance under the Service Test in Tennessee. In the Clarksville-Hopkinsville MSA, Knoxville MSA and the Non-MSA AAs, performance is weaker than the bank's overall performance in Tennessee, however, it did not change the Service Test rating for Tennessee. Although service performance is weaker, it remains good.

State Rating

CRA Rating for the State of Texas: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Outstanding

The major factors that support this rating include:

- < Lending levels that reflect a good responsiveness by NationsBank to the credit needs of its AAs within the state.
- < Good distribution of NationsBank's loans among geographies and borrowers of different income levels throughout its AAs.
- < A good level of community development lending.
- < Investment volume that reflects an adequate level of responsiveness to the needs of the state.
- < Provision of services that shows excellent responsiveness to banking needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Texas is good. Based on full-scope reviews, the bank's performance in the Uvalde AA is excellent while performance in the Dallas, El Paso, Lubbock, McAllen-Edinburg-Mission and San Antonio MSAs and the Titus AA is good. Performance in the Houston and Odessa-Midland MSAs and the Angelina, Brown and Hill Country Area AAs is adequate.

Lending Activity

The substantial majority of reportable loans originated/purchased by NationsBank within the full-scope AAs in Texas are HMDA loans with small business loans representing the bulk of the remainder. HMDA loans are comprised primarily of home purchase and home improvement loans with refinance loans representing a comparatively smaller portion. Relative to the volume of HMDA and small business loans, small farm loans represent a small portion of reportable loans. NationsBank, however, is the largest originator of such loans in several of the full-scope AAs.

Loan originations/purchases by type vary by AAs. In the Lubbock and McAllen-Edinburg-Mission MSAs, HMDA loans represent a larger than average portion of loan originations/purchases. Small business loans represent a larger portion of loan originations/purchases than average in the El Paso MSA and the Brown and Hill County Areas AAs. In the Uvalde AA, small business loans as well as small farm loans represent larger portions. In the Titus AA, small farm loans represent a larger portion while the portion of HMDA loans is smaller. Loan originations/purchases in the full-scope AAs in Texas are concentrated in the Dallas, El Paso and San Antonio MSAs.

Lending activity is excellent in the Titus and Uvalde AAs. NationsBank's market share of HMDA, small business and small farm loans exceeds its presence in the market as measured by deposit market share in each AA. In the Dallas, El Paso, Houston, Lubbock, McAllen-Edinburg-Mission and San Antonio MSAs and the Angelina and Brown AAs, lending activity is good. In all of these AAs, NationsBank's market share of HMDA loans is generally commensurate with its presence in the market, however, small business lending is consistently lower. As an example, in the Houston MSA NationsBank ranks second in terms of deposit market share (11%) and second in HMDA lending, however, the bank ranks ninth in small business lending with a comparatively small market share (3%). In Odessa-Midland MSAs and the Hill Country Area AA, lending activity is adequate. As an example, in the Odessa-Midland MSA NationsBank ranks first in terms of deposit market share, fourth in HMDA lending, and sixth in small business lending.

NationsBank purchased a large portion of its home purchase loans (48%) in Texas. Borrower income information is not available for the majority of these loans.

Distribution of Loans by Income Level of the Geography

The geographic distribution of NationsBank's HMDA, small business and small farm loans reflects good penetration throughout the full-scope AA geographies in Texas. Performance is excellent in the Uvalde AA and good in the Dallas, San Antonio and McAllen-Edinburg-Mission MSAs. In the El Paso, Houston, Lubbock and Odessa-Midland MSAs and the Angelina, Brown, Hill Country Area and Titus AAs, performance is adequate.

Home purchase loan geographic distribution is adequate. In the Uvalde AA, performance is excellent. The portion of home purchase loans made in moderate-income geographies in the AA exceeds the portion of owner-occupied units that are within such geographies (there are no low-income geographies in the AA). Performance is also excellent in the Titus AA where the portion of loans made in middle-income geographies is equal to the comparable demographic (there are no LMI geographies in the AA).

Performance in the Dallas, El Paso and Odessa-Midland MSAs and the Brown and Hill Country Area AAs is adequate. The portion of home purchase loans made in LMI

geographies in the Dallas, El Paso and Odessa-Midland MSAs is generally lower than the portion of owner-occupied housing units that are within those geographies. The market share for such loans made in low-income geographies in the Dallas and El Paso MSAs and in moderate-income geographies in the El Paso and Odessa Midland MSAs, however, exceeds the overall market share for home purchase loans in each AA. In the Brown AA, the portion of loans made in low-income geographies significantly exceeds the comparable demographic, while the portion of loans made in moderate-income geographies is lower. In the Hill Country Region AA, the portion of loans made in middle-income geographies is somewhat lower than the comparable demographic (there are no LMI geographies in the AA).

Home purchase loan geographic distribution in the Houston, Lubbock, McAllen-Edinburg-Mission and San Antonio MSAs and the Angelina AA is poor. The portion of home purchase loans made in LMI geographies in each AA is significantly lower than the portion of owner-occupied housing units that are within those geographies. With the exception of loans made in low-income geographies in the Lubbock MSA where it is higher, the market share for loans made in low-income geographies in each of the other AAs is lower than the overall market share for home purchase loans in that AA. Also, with the exception of loans made in moderate-income geographies in the Houston MSA where it is closer to, the market share for home purchase loans made in moderate-income geographies in each of the other AAs is generally lower than the overall market share for home purchase loans in that AA.

Home improvement loan geographic distribution is good. In the Lubbock, McAllen-Edinburg-Mission and San Antonio MSAs and the Angelina and Uvalde AAs, performance is excellent. The portion of home improvement loans made in LMI geographies in each AA meets or exceeds the portion of owner-occupied units that are within LMI geographies. Performance in the Dallas and Odessa-Midland MSAs is good. The portion of home improvement loans made in low-income geographies in each AA exceeds and in moderate-income geographies is near the comparable demographic. Performance in the Titus AA is also good. In the Brown AA, performance is adequate. While no loans were made in low-income geographies in the AA, the portion of loans made in moderate-income geographies is near the comparable demographic.

Performance in the El Paso MSA is poor. The portion of home improvement loans made in LMI geographies in the MSA is significantly lower than the comparable demographic. The market share of such loans is also lower than the overall market share for home improvement loans in the MSA. Performance is also poor in the Houston MSA. The portion of loans made in low-income geographies in the MSA is significantly lower and in moderate-income geographies is somewhat lower than the comparable demographic. The same relationship is applicable to market share for home purchase loans in the MSA. In the Hill Country Region performance is poor where the portion of loans made in middle-income geographies is lower than the comparable demographic.

Refinance loan geographic distribution is adequate. In the McAllen-Edinburg-Mission MSA, performance is excellent. The portion of refinance loans made in moderate-income geographies in the MSA significantly exceeds the portion of owner-occupied units that are within those geographies. Performance is good in the Odessa-Midland and San Antonio MSAs. With the exception of loans made in low-income geographies in the Odessa-Midland MSA where it is significantly lower, the portion of refinance loans made in LMI geographies in each MSA is only somewhat lower than the comparable demographic. The market share for such loans made in each MSA, however, significantly exceeds the overall market share for refinance loans in that MSA.

Performance in the Dallas, El Paso, Houston and Lubbock MSAs is adequate. While the portion of refinance loans made in low-income geographies in the Dallas, Houston and Lubbock MSAs is generally lower than the comparable demographic, the portion of loans made in moderate-income geographies is only somewhat lower. The market share of loans made in low-income geographies in the Dallas and Houston MSAs is somewhat lower and in the Lubbock MSA is significantly lower than the overall market share for refinance loans in that market. Conversely, the market share for loans made in moderate-income geographies in each MSA significantly exceeds the overall market share for refinance loans in that MSA. The market shares are significant in each MSA. The portion of refinance loans made in LMI geographies in the El Paso MSA is generally lower than the comparable demographic, however, the market share for such loans exceeds the overall market share for refinance loans in the MSA. Performance is also adequate in the Titus AA.

Refinance loan geographic distribution in the Angelina, Brown and Hill Country Area AAs is poor. In the Angelina AA, no loans were made in moderate-income geographies. In the Brown AA, no loans were made in low-income geographies and the portion made in moderate-income geographies is significantly below the comparable demographic. In the Hill Country Area AA, the portion of loans made in middle-income geographies is lower than the comparable demographic. The volume of refinance loans in the Uvalde AA (nine loans) was not sufficient to perform a meaningful analysis.

Multifamily loan geographic distribution is adequate. Eleven multifamily loans were originated in full-scope AAs in Texas. Two loans are in the Dallas MSA in middle- and upper-income geographies. Seven loans are in the Houston MSA with two each in moderate- and middle-income geographies and three in upper-income geographies. One loan is in the San Antonio MSA in a moderate-income geography. One loan is also in the Brown AA in a middle-income geography.

Small business loan geographic distribution is good. Performance is excellent in the Dallas and San Antonio MSAs and the Angelina AA. In the Angelina AA, the portion of loans in moderate-income geographies and the market share in moderate-income geographies exceeds the portion of businesses. The portion of loans in LMI geographies in the Dallas

and San Antonio MSAs equals near the portion of businesses in LMI geographies. Market share in LMI in the Dallas and San Antonio MSAs exceeds the overall market share.

Performance is good in the El Paso, Houston and McAllen-Edinburg-Mission MSAs and the Hill Country Area and Uvalde AAs. The portion of small business loans in the El Paso MSA is near the geographies, but exceeds the portion in moderate-income. The portion of loans in low-income geographies in the Houston MSA is somewhat lower the portion of businesses, but in moderate-income geographies is near the portion of businesses. In the Hill Country Area AA the portion of loans in middle-income geographies is somewhat lower than the portion of businesses. The market share is near the overall market share. Market share in the El Paso MSA in low-income geographies is near the portion of businesses and in moderate-income exceeds the portion of businesses. Market share in the Houston MSA in low-income geographies exceeds the portion of businesses and in moderate-income geographies is near the portion of businesses. Market share in the McAllen-Edinburg-Mission MSA in moderate-income geographies is near the portion of businesses. There are no low-income geographies. The portion of loans in moderate-income geographies is near the portion of businesses. Market share in the Uvalde AA in moderate-income geographies is near the overall market share. There are no low-income geographies.

Small business loan geographic distribution is adequate in the Lubbock and Odessa-Midland MSAs and the Brown AA. The portion of loans in LMI geographies in the Odessa-Midland MSA is near the portion of businesses in LMI geographies. The portion of loans in low-income geographies in the Lubbock MSA and the Brown AA is somewhat lower than the portion of businesses, but in moderate-income geographies is near the portion of businesses. Performance in the Titus AA exceeds the demographic. Market share in LMI in the Lubbock MSA is somewhat lower than the overall market share. In the Odessa-Midland MSA the market share in low-income is lower than the overall market share, but is somewhat lower in moderate-income geographies. In the Brown AA, the market share is lower in low-income geographies, but exceeds the market share in moderate-income.

Small farm loan geographic distribution is adequate. Performance is excellent in the Houston MSA. The portion of loans made in LMI geographies in the Houston MSA exceeds the portion of farms in LMI geographies. In the Dallas MSA, performance is good. The portion of loans made in the Dallas MSA in low-income geographies is lower than the portion of farms that are within those geographies and exceeds the portion of farms in moderate-income geographies. Performance is adequate in the San Antonio MSA. The portion of loans made in the San Antonio MSA in low-income geographies is lower than the portion of farms that are within those geographies and is somewhat lower in moderate-income geographies. The volume of small farm lending is not sufficient in the other full-scope AAs in Texas to perform a meaningful analysis.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of NationsBank's HMDA, small business and small farm loans reflects a good dispersion among borrowers of different income levels throughout the full-scope AAs in Texas. Performance is good in the Dallas, El Paso, Houston, San Antonio and Lubbock MSAs and the Titus and Uvalde AAs. In the McAllen-Edinburg-Mission and Odessa-Midland MSAs and the Angelina, Brown and Hill Country Area AAs, performance is adequate.

Home purchase loan borrower distribution is poor. In the El Paso MSA and Uvalde AA, performance is good. While the portion of home purchase loans made to low-income borrowers in each AA is lower than the portion of families that are defined as low-income, the market share of such loans in each AA exceeds the overall market share for home purchase loans in that AA. The portion of loans made in the El Paso MSA to moderate-income borrowers exceeds and in the Uvalde AA is near to the portion of families that are defined as such. Performance is adequate in the Houston MSA and Titus AA. While the portion of home purchase loans made to low-income borrowers in each AA is lower than the comparable demographics, the portion of loans made to moderate-income borrowers in each AA exceeds the comparable demographics. The market share for such loans made in each AA, however, are generally lower than the overall market share home purchase loans in that AA, with the exception of loans made to moderate-income borrowers in the Titus AA where it is higher.

Performance is poor in the Dallas, Lubbock, McAllen-Edinburg-Mission, Odessa-Midland and San Antonio MSAs and the Angelina and Hill Country Area AAs. In the Dallas and San Antonio MSAs, the portion of home purchase loans made to low-income borrowers in each MSA is lower and to moderate-income borrowers is somewhat lower than the comparable demographics. The portion of loans made to low-income borrowers in the Lubbock, McAllen-Edinburg-Mission and Odessa-Midland MSAs and the Angelina AA is significantly lower than and to moderate-income borrowers is lower than the comparable demographics in each AA. No home purchase loans were made to LMI borrowers in the Brown AA or low-income borrowers in the Hill Country Area AA.

Home improvement loan borrower distribution is adequate. In the Lubbock and San Antonio MSAs, performance is excellent. The portion of home improvement loans made to LMI borrowers in the Lubbock MSA is near the portion of families that are defined as LMI. In the San Antonio MSA, the portion of such loans made to low-income borrowers is near to and to moderate-income borrowers exceeds the comparable demographic. Performance in the McAllen-Edinburg-Mission MSA and Uvalde AA is good. While the portion of loans made to low-income borrowers in each AA is lower than the comparable demographics, the portion of loans made to moderate-income borrowers exceeds the comparable demographics. The market share of such loans made in the McAllen-Edinburg-Mission MSA to low-income borrowers is near the overall market share for home improvement loans in that AA, while for loans made to moderate-income borrowers it is somewhat lower. In the Uvalde AA, the market share of loans made to low-income

borrowers exceeds and to moderate-income borrowers is equal to the overall market share for home improvement loans in the AA.

Home improvement borrower distribution is poor in the Houston MSA. While the portion of loans made to moderate-income borrowers is only somewhat lower than the comparable demographic, the portion of loans made to low-income borrowers is significantly lower. In the El Paso MSA and Brown AA, performance is very poor. In both AAs, the portion of loans made to both low- and moderate-income borrowers is significantly lower than the portion of families that are defined as such. In the Brown AA, no loans were made to low-income borrowers over the evaluation period.

Performance is adequate in the Dallas and Odessa-Midland MSAs and the Angelina, Hill Country Area and Titus AAs. The portion of home improvement loans made to low-income borrowers in the Dallas MSA and Titus AA is lower than the portion of families that are defined as such. However, the portion of loans made to moderate-income borrowers in the Dallas MSA is near to and in the Titus AA is equal to the comparable demographics. In the McAllen-Edinburg-Mission MSA, the portion of loans made to low-income borrowers in the MSA is somewhat lower and to moderate-income borrowers exceeds the comparable demographics. The portion of loans made to LMI borrowers in the Angelina and Hill Country Area AAs is generally lower than the comparable demographics. The market shares of home improvement loans made in the Angelina AA to low-income borrowers and in the Hill Country Area AA to moderate-income borrowers, however, exceed the overall market share for home improvement loans in each AA.

Refinance loan borrower distribution is adequate. In the Dallas, Lubbock, McAllen-Edinburg-Mission and San Antonio MSAs, performance is good. While the portion of loans made to low-income families in each MSA is lower than the portion of families that are defined as low-income, the portion of loans made to moderate-income borrowers is generally near the portion of families that are defined as such. The market share of refinance loans made in LMI geographies in each MSA exceeds the overall market share for refinance loans in that AA.

Performance is adequate in the El Paso, Houston and Odessa-Midland MSAs and the Brown AA. In the El Paso and Odessa-Midland MSAs, the portion of refinance loans made to LMI borrowers in each MSA is generally lower than the comparable demographic. The market share of such loans made in each MSA, however, significantly exceeds or is near to the overall market share for refinance loans in that MSA. In the Houston MSA, the portion of loans made to low-income borrowers is lower than but to moderate-income borrowers is near the comparable demographics. In the Brown AA, no loans were originated to low-income borrowers, however, the portion of loans originated to moderate-income borrowers meets the comparable demographic.

Refinance loan borrower distribution is poor in the Angelina, Hill Country Area and Titus AAs. The portion of loans made to LMI borrowers in each AA is significantly below the comparable demographics.

Small business loan borrower distribution is excellent. Performance is excellent in the Dallas, El Paso, Houston, Lubbock, Odessa-Midland and San Antonio MSAs and the Brown, Hill Country Area, Titus and Uvalde AAs. Performance is good in McAllen-Edinburg-Mission MSA and Angelina AA. In all full-scope AAs the portion of loans to small businesses and the portion of loans of \$100,000 or less is near the portion of businesses except in the Brown AA where it exceeds. The market share to small businesses in all full-scope AAs, except the McAllen-Edinburg-Mission MSA and the Angelina AA exceeds the overall market share. In McAllen-Edinburg-Mission MSA, the market share is somewhat lower than the overall market share and in the Angelina AA it is near.

Small farm loan borrower distribution is excellent. Performance is excellent in the Dallas, Houston and San Antonio MSAs. In the Dallas and Houston MSAs, the portion of loans to small farms and farm loans of \$100,000 or less exceeds the portion of farms. While in the San Antonio MSA the portion of loans to small farms exceeds the portion of farms, but the portion of farm loans of \$100,000 or less is near the portion of farms. Market share to small farms exceeds the overall market share in all three areas.

Community Development Lending

Community development lending in Texas is excellent, but only in selected AAs. NationsBank made 12 community development loans in Texas during 1996 and 1997 for \$16,556. On the basis of the amount of community development lending, its complexity, and its impact, the bank's lending record is strong in Dallas and Houston MSAs and in the limited-scope AA of Hamilton County. Community development lending is weak in other Texas AAs; however, it did not negatively impact the Lending Test rating for Texas.

Product Innovation and Flexibility

NationsBank's performance under the lending test in Texas is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's lending performance in the Austin-San Marcos, Corpus Christi, Fort Worth-Arlington and Galveston-Texas City MSAs and the Non-MSA AAs is consistent with the bank's overall performance under the Lending Test in Texas. In the Abilene, Beaumont-Port Arthur, Brownsville-Harlingen-San Benito, Bryan-

College Station, Killeen-Temple, Sherman-Denison, Tyler, Victoria, Waco, and Wichita Falls MSAs, performance is weaker than overall performance in the state, however, it did not change the Lending Test rating for Texas. Although performance is weaker in these MSAs, it remains adequate.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Texas is adequate. Based on full-scope reviews, the bank's performance is good in the Dallas MSA and is adequate in the Houston, McAllen-Edinburg-Mission, Odessa-Midland, and San Antonio MSAs. Performance is poor in the El Paso and Lubbock MSAs and in the Angelina, Hill Country Area, and Titus AAs. Performance is very poor in the Brown and Uvalde AAs.

During 1996 and 1997, NationsBank made 465 qualified investments in Texas for \$25.6 million. As of year-end 1997, the bank had qualified investments outstanding of \$37.4 million. The bank's investments in Texas are adequately responsive to community development needs in certain AAs in the state, particularly in Dallas. In many cases, the bank's investments involve the complexity of multiple partners and both public and private funding sources. However, in other parts of the state, such as in nonmetropolitan areas of the state and in smaller metropolitan areas, the amount of qualified investments is low and is primarily in the form of charitable contributions.

Performance in Dallas MSA is good. NationsBank made \$11.6 million in qualified investments in Dallas in 1996 and 1997. Good performance results from the active role that the NationsBank Community Development Corporation has taken in the Dallas MSA. The Corporation has acted as the general partner and majority investor in the rehabilitation of a number of distressed apartment complexes and in the provision of affordable housing. The bank also co-developed affordable single family housing in a low- and moderate-income area in the South Dallas Fair Park area, which has recently experienced some of the first new construction in that area in more than a decade.

Performance in the Houston, McAllen-Edinburg-Mission, Odessa-Midland, and San Antonio MSAs is adequate. The amount of qualified investments was adequate given the extent of the bank's operations in those MSAs. The NationsBank Community Development Corporation is substantially less active as a developer of affordable housing in the MSAs. In addition, a high percentage of the bank's qualified investments are in the form of charitable contributions.

Performance is poor in the El Paso and Lubbock MSAs and in the Angelina, Hill Country Area, and Titus AAs. Weak performance is centered in the low amount of qualified investments relative to investment opportunities that exist and relative to the bank's

operations in the AAs. Investments are primarily in the form of charitable contributions. NationsBank made no investments in the Brown and Uvalde AAs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's investment performance in the Austin-San Marcos, Tyler, and Waco MSAs is consistent with the bank's overall performance under the Investment Test in Texas. Performance is excellent and stronger than the bank's overall performance in the Fort Worth-Arlington MSA. In the Abilene, Beaumont-Port Arthur, Brownsville-Harlingen-San Benito, Bryan-College Station, Corpus Christi, Galveston-Texas City, Killeen-Temple, Sherman-Dension, Victoria, and Wichita Falls MSAs and the Non-MSA AAs, performance is weaker than the bank's overall performance in Texas, however, it did not change the overall Investment Test rating for Texas. Weaker performance is poor and is centered in the low amount of qualified investments relative to the bank's operations in the AAs. Investments are primarily in the form of charitable contributions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Texas is excellent. Based on full-scope reviews, the bank's performance is excellent in the Brown, Hill Country Area, and Titus AAs. Performance is good in the Dallas, El Paso, Houston, Lubbock, Odessa-Midland, and San Antonio MSAs and the Angelina and Uvalde AAs. Performance is adequate in the McAllen-Edinburg-Mission MSA. Full-scope performance is enhanced by accessibility of delivery systems in limited-scope AAs.

NationsBank's delivery systems are readily accessible to persons living in Texas AAs. The percentage of branches in LMI geographies is excellent and exceeds the percentages of the population living in those geographies located in the Lubbock MSA and the Brown AA. Performance in the Hill Country Area and Titus AAs is also excellent and is consistent with the populations living in middle- and upper-income geographies. The percentage of branches in LMI geographies is good, but is somewhat below the percentages of the population living in those geographies located in the Dallas, Odessa-Midland, and San Antonio MSAs and the Angelina and Uvalde AAs. The percentage of branches in LMI geographies is adequate, but is lower than the percentages of the population living in those geographies in the El Paso, Houston, and McAllen-Edinburg-Mission MSAs. Overall accessibility of delivery systems is greatly enhanced by performance in limited-scope AAs where the majority have delivery systems that are readily accessible.

NationsBank's hours and services are excellent. Branch hours and services are excellent and are tailored to the convenience and needs of the Dallas, El Paso, Houston, and San Antonio MSAs, including LMI geographies. Monday through Friday banking hours and services are supplemented by Saturday hours at one-third of the banking facilities in the El Paso and San Antonio MSAs and over one-half of the banking facilities in the Dallas and Houston MSAs. Branch hours and services are good and do not vary in a way that inconvenience certain portions of the Lubbock, McAllen-Edinburg-Mission, and Odessa-Midland MSAs and the Angelina, Brown, Hill Country Area, Titus and Uvalde AAs, including LMI geographies and individuals. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch openings and closures have improved the accessibility of delivery systems, particularly in LMI geographies in the Dallas, El Paso, and Houston MSAs. NationsBank opened four branches located in Dallas moderate-income geographies and five branches located in Houston LMI geographies. The bank also opened 50 and closed nine branching facilities in middle- and upper-income geographies in the three MSAs. Branch closures have not adversely affected the accessibility of delivery systems, particularly in LMI geographies in the Lubbock, Odessa-Midland, and San Antonio MSAs where the bank opened and closed nine branching facilities located in geographies of all income levels. There were no branch closures or openings in the McAllen-Edinburg-Mission MSA and in the Brown, Hill Country Area, Titus, and Uvalde AAs. Closures resulted from the consolidation of banking offices due to the proximity of other NationsBank banking facilities or limited banking activity.

NationsBank provides a good level of community development services to organizations and persons living in the state of Texas. NationsBank provided an excellent level of community development services in the Dallas and El Paso MSAs. Performance in the Houston, and San Antonio MSAs is adequate. Performance in the Lubbock, McAllen-Edinburg-Mission and Odessa-Midland MSAs is poor, while performance in the Angelina, Brown, Hill Country Area, Titus, and Uvalde AAs is very poor. During the evaluation period, NationsBank provided technical assistance or training to 24 community development organizations located in the Dallas MSA, 15 in the El Paso MSA, six in the Houston MSA, and five or less in the San Antonio, Lubbock, McAllen-Edinburg-Mission and Odessa-Midland MSAs and Angelina and Brown AAs. With the exception of one statewide organization, the bank did not provide services to the Hill Country Area, Titus, and Uvalde AAs. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local, state and national housing authorities as well as business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees are also active board or committee members for a variety of organizations. Training included small business, home ownership, and financial service education.

Conclusions for Areas Receiving Limited-Scope Reviews

The bank's overall service performance was enhanced by limited-scope reviews. Performance in the Abilene, Austin, Beaumont, Brownsville-Harlingen-San Benito, Corpus Christi, Fort Worth-Arlington, Galveston-Texas City, Killeen-Temple, Sherman-Dension, Tyler, and Waco MSAs as well as in the Non-MSA AAs is consistent with the bank's overall performance under the Service Test in Texas. In the Bryan-College Station, Victoria, and Wichita Falls MSAs, performance is weaker than the bank's overall performance in Texas, however, it did not change the overall Service Test rating for Texas. Although service performance is weaker, it remains adequate in the Bryan-College Station MSA. Performance in the Victoria and Wichita Falls MSAs is poor and is centered primarily in branch accessibility and community development services.

State Rating

CRA Rating for the State of Virginia¹⁶: Satisfactory

The Lending Test is rated: Outstanding

The Investment Test is rated: Low Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- < Lending levels that reflect a good responsiveness by NationsBank to the credit needs of its AAs within the state.
- < Good distribution of NationsBank's loans among all geographies and excellent distribution to borrowers of different income levels throughout its AAs.
- < An excellent level of community development lending.
- < Investment volume that reflects an adequate level of responsiveness to the needs of the state.
- < Provision of services that shows good responsiveness to banking needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Virginia is excellent. Based on full-scope reviews, the bank's performance is good in the Norfolk-Virginia Beach-Newport News and Richmond-Petersburg MSAs. CD Lending performance greatly enhances the bank's overall lending performance in the State of Virginia.

Lending Activity

The substantial majority of reportable loans originated/purchased by NationsBank within the full-scope AAs in Virginia are HMDA loans with small business loans representing the remainder. HMDA loans are comprised primarily of home purchase and refinance loans with home improvement loans representing a comparatively smaller portion. The volume of small farm lending in the full-scope AAs in Virginia is insignificant (fifteen loans).

¹⁶ Refer to the Johnson City-Kingsport-Bristol (TN-VA) and the Washington (DC-MD-VA-WV) multistate MSAs for the rating and evaluation of the institution's performance in those areas.

Lending activity is good in both of the full-scope AAs in Virginia. In the Norfolk-Virginia Beach-Newport News MSA, NationsBank ranks first in deposit market share (16%) and HMDA lending (5%). The bank ranks seventh in small business lending, however, with a comparatively small market share (4%). Performance is similar in the Richmond-Petersburg MSA where the bank ranks second in deposit market share (19%) and HMDA lending (7%). Again, however, the bank ranks sixth in small business lending with a comparatively small market share (5%).

Distribution of Loans by Income Level of the Geography

The geographic distribution of NationsBank's HMDA, small business and small farm loans reflects good penetration throughout the full-scope AA geographies in Virginia. Performance is good in both the Norfolk-Virginia Beach-Newport News and Richmond-Petersburg MSAs.

Home purchase loan geographic distribution is adequate. In the Norfolk-Virginia Beach-Newport News MSA, performance is good. The portion of home purchase loans made in low-income geographies in the MSA is near the portion of owner-occupied units that are within those geographies. The market share of such loans exceeds the overall market share for home purchase loans in the MSA. The portion of loans made in moderate-income geographies in the MSA is somewhat lower than the comparable demographic. The market share for such loans, however, is near the overall market share for home purchase loans in the MSA. Performance is poor in the Richmond-Petersburg MSA. The portion of loans made in LMI geographies in the MSA is lower than the comparable demographics. The market share for such loans is also somewhat lower than the overall market share for home purchase loans in the MSA.

Home improvement loan geographic distribution is excellent. The portion of loans made in LMI geographies in both the Norfolk-Virginia Beach-Newport News and Richmond-Petersburg MSAs meets or exceeds the portion of owner-occupied housing units that are within those geographies.

Refinance loan geographic distribution is good. With the exception of loans made in moderate-income geographies in the Norfolk MSA where it is equal to, the portion of loans made in LMI geographies in both the Norfolk-Virginia Beach-Newport News and Richmond-Petersburg MSAs is near the portion of owner-occupied housing units that are within those geographies. The market share for such loans made in the Norfolk-Virginia Beach-Newport News MSA in low-income geographies is somewhat lower while in moderate-income geographies is near to the overall market share for refinance loans in the MSA. In the Richmond-Petersburg MSA, the market share for refinance loans made in low-income geographies exceeds and in moderate-income geographies is near the overall market share for such loans in the MSA.

The distribution of multifamily loans is excellent. Three multifamily loans were originated in the full-scope AAs in Virginia, two in the Norfolk-Virginia Beach-Newport News MSA and one in the Richmond-Petersburg MSA. All three are in moderate-income geographies.

Small business loans geographic distribution is excellent. Performance is excellent in the Richmond-Petersburg MSA. The portion of loans made in low-income areas is near the portion of businesses, while in moderate-income areas the portion of loans made exceeds the portion of businesses within those geographies. The market share of loans to small businesses in low-income areas is near the overall market share, while in moderate-income areas the market share of loans to small businesses exceeds the overall market share for business loans in those geographies. Performance is good in the Norfolk-Virginia Beach-Newport News MSA. The portion of loans made in LMI areas is near the portion of businesses within those geographies. The market share in LMI areas near the overall market share in those geographies.

The volume of small farm loans originated/purchased in the full-scope AAs is not sufficient to perform a meaningful analysis. Only 15 loans were originated/purchased in all of the AAs combined.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of NationsBank's HMDA, small business and small farm loans reflects an excellent dispersion among borrowers of different income levels throughout the full-scope AAs in Virginia. Performance is excellent in the Richmond-St. Petersburg MSA and good in the Norfolk-Virginia Beach-Newport News MSA.

Home purchase loan borrower distribution is good. In the Richmond-Petersburg MSA, performance is excellent. The portion of home purchase loans made to low-income borrowers in the MSA is somewhat lower and to moderate-income borrowers substantially exceeds the portions of families that are defined as such. Performance in the Norfolk-Virginia Beach-Newport News MSA is adequate. The portion of loans made to low-income borrowers in the MSA is lower than and to moderate-income borrowers is near the comparable demographic. The market share for home purchase loans made to LMI borrowers is somewhat lower than the overall market share for home purchase loans in the MSA.

Home improvement loan borrower distribution is excellent. The portion of home improvement loans made to LMI borrowers in both the Norfolk-Virginia Beach-Newport News and Richmond-Petersburg MSAs exceeds the portion of families that are defined as such.

Refinance loan borrower distribution is good. In the Richmond-Petersburg MSA, performance is excellent. The portion of refinance loans made to low-income borrowers in the MSA is somewhat lower and to moderate-income borrowers exceeds the portions of families that are defined as such. Performance in the Norfolk-Virginia Beach-Newport News MSA is good. The portion of loans made to low-income borrowers in the MSA is somewhat lower than and to moderate-income borrowers is near the comparable demographic. The market share for refinance loans made to LMI borrowers exceeds the overall market share for refinance loans in the MSA.

Small business loan borrower distribution is excellent. Performance is excellent in the Norfolk-Virginia-Newport News Beach and Richmond-Petersburg MSAs. In the Norfolk-Virginia-Newport News Beach MSA the portion of loans to small businesses and the portion of loans of \$100,000 or less is near the portion of businesses. The market share of loans to small businesses exceeds the overall market share. In the Richmond-Petersburg MSA the portion of loans to small businesses is somewhat lower than the portion of businesses. The portion of loans of \$100,000 or less is near the portion of small businesses. The market share of loans to small businesses exceeds the overall market share.

Community Development Lending

Community development lending in Virginia is excellent. NationsBank made 59 community development loans in the state during 1996 and 1997 in the amount of \$11.6 million. Most of the loans were relatively small construction loans to developers of single family affordable housing in the Norfolk-Virginia Beach-Newport News MSA. Three loans, each in excess of \$1.0 million financed development of multifamily affordable housing that generates low-income housing tax credits.

Product Innovation and Flexibility

NationsBank's performance under the lending test in Virginia is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Augusta-Aiken (GA-SC) multistate metropolitan area section of this Evaluation for additional information regarding product innovation and flexibility.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's lending performance in the Charlottesville, Roanoke and Lynchburg MSAs and the Non-MSA AAs is good, but is weaker than the bank's overall performance under the Lending Test in Virginia. Performance in the Danville MSA, is also weaker but remains adequate. Weaker performance did not change the Lending Test rating for Virginia.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Virginia is adequate. Based on full-scope reviews, the bank's performance is adequate in both the Richmond-Petersburg and Norfolk-Virginia Beach-Newport News MSAs.

During 1996 and 1997, NationsBank made 148 qualified investments in the state in the amount of \$7.2 million. As of year-end 1997, the bank had qualified investments outstanding in the state of \$13.5 million. The volume of NationsBank's qualified investments in Virginia is adequate in light of the extent of the bank's activities in the state. Investments in the Richmond-Petersburg MSA include a partnership investment in an affordable housing development as well as contributions to national and local community development organizations. Qualified investments in Norfolk-Virginia Beach-Newport News MSA are largely limited to charitable contributions.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's investment performance in the Roanoke MSA is consistent with the bank's overall performance under the Investment Test in Virginia. Performance is good and stronger in the Charlottesville MSA, and excellent and stronger in the Non-MSA AAs, however, it does not improve the overall state performance. Although performance is weaker in the Danville and Lynchburg MSAs, it did not change the Investment Test rating for Virginia. Weak performance is considered poor and is centered in the low amount of qualified investments relative to the bank's operations in the AAs. Investments are primarily in the form of charitable contributions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Virginia is good. Based on full-scope reviews, the bank's performance is excellent in the Norfolk-Virginia Beach-Newport News MSA and is good in the Richmond-Petersburg MSA.

NationsBank's delivery systems are accessible to all portions of the state of Virginia. The percentage of branches in LMI geographies is excellent and exceeds the percentages of the population living in those geographies throughout the Norfolk-Virginia Beach-Newport News. The percentage of branches in LMI geographies is good, but is somewhat below the percentages of population living in those geographies in the Richmond-Petersburg MSAs.

Branch hours and services are good and do not vary in a way that inconvenience certain portions of the Richmond-Petersburg MSA, including LMI geographies and individuals. Branch hours and services are excellent and are tailored to the convenience and needs of the Norfolk-Virginia Beach-Newport News MSA, including LMI geographies and individuals. Banking hours and services provided Monday through Friday are supplemented by Saturday hours at some banking facilities located in the AAs. Branch hours are supplemented by extended drive-up hours as well as 24 hour telephone banking services, bank-by-mail, personal computer and Internet banking services.

Branch closures have generally not adversely affected the accessibility of delivery systems, particularly in LMI geographies. During the evaluation period, NationsBank closed three branches in moderate-income geographies, one in a middle-income geography and two in upper-income geographies located in the Norfolk-Virginia Beach-Newport News MSA. The bank also closed one branch in both a LMI geography and four in middle-income geographies located in the Richmond-Petersburg MSA. Closures resulted from the consolidation of banking offices due to the proximity of other NationsBank banking facilities or limited banking activity.

NationsBank provides an adequate level of community development services to organizations and persons living in the state of Virginia. Performance is good in the Norfolk-Virginia Beach-Newport News MSA and adequate in the Richmond-Petersburg MSA. NationsBank provided technical assistance or training to ten community development organizations located in the Norfolk-Virginia Beach-Newport News MSA and eight in the Richmond-Petersburg MSA. NationsBank also provided technical assistance or training to four statewide organizations. Those organizations serve LMI housing as well as economic revitalization and community development needs. Organizations include, but are not limited to, local, state and national housing authorities as well as business and community development foundations and associations, and educational facilities. Services varied from technical assistance for financial services to program development. Bank employees are also active board or committee members for a variety of organizations. Training included small business, home ownership, and financial service education.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's service performance in the Charlottesville, Lynchburg, and Roanoke MSAs and Non-MSA AAs is consistent with the bank's overall performance under the Service Test in Virginia. Although performance in the Danville MSA is adequate, but weaker than the bank's overall performance, it did not change the Service Test rating for Virginia.

Appendix

Appendix A: Scope of Evaluation

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term "Full-Scope") and those that received a less comprehensive review (designated by the term "Limited-Scope").

Time Period Reviewed:	Lending Test:	January 1, 1996 to December 31, 1997
	Investment Test:	January 1, 1996 to December 31, 1997
	Service Test:	January 1, 1996 to December 31, 1997
Financial Institution		Products Reviewed
NationsBank, N.A. (NationsBank) Charlotte, North Carolina		HMDA, small business and small farm loans Community development loans Community development investments
Affiliate(s)	Affiliate Relationship	Products Reviewed
NationsBanc Mortgage Corporation (NBMC)	Bank Subsidiary	HMDA loans
Worthen CDC (Community Development Corporation)	Bank Subsidiary	Community development loans Community development investments
NHFIC (Nations Housing Fund Investment Corporation)	Bank Subsidiary	Community development loans Community development investments
NCNB (North Carolina National Bank) CDC	Bank Subsidiary	Community development loans Community development investments
NationsBank CDC	Bank Subsidiary	Community development loans Community development investments
MNC (Maryland National Corporation) CDC	Bank Subsidiary	Community development loans Community development investments
Boatmen's CDC	Holding Company Subsidiary	Community development loans Community development investments
Bank IV CDC	Holding Company Subsidiary	Community development loans Community development investments

List of Assessment Areas and Type of Examination

Assessment Area (Some AAs include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AAs)
Multistate MSAs: Augusta-Aiken (GA-SC) #0600 Charlotte-Gastonia-Rock Hill (NC-SC) #1520 Johnson City-Kingsport-Bristol (TN-VA) #3660 Kansas City (MO-KS) #3760 St. Louis (MO-IL) #7040 Washington (DC-MD-VA) #8840	Full-Scope Full-Scope Full-Scope Full-Scope Full-Scope Full-Scope	
Arkansas Fayetteville-Springdale-Rogers MSA #2580 Little Rock-North Little Rock MSA #4400 North Central Arkansas Ouachita	Full-Scope Full-Scope Full-Scope Full-Scope	Baxter, Fulton, Sharp Ouachita
Jonesboro MSA #3700 Pine Bluff MSA #6240 Non-MSA	Limited-Scope Limited-Scope Limited-Scope	Boone, Desha, Drew, Garland, Independence, Jackson, Lawrence, Lincoln, Marion, Pope, Yell
Florida Melbourne-Titusville-Palm Bay MSA #4900 Miami MSA #5000 Pensacola MSA #6080 Tampa-St. Petersburg-Clearwater MSA #8280 Calhoun Highlands Northern Florida	Full-Scope Full-Scope Full-Scope Full-Scope Full-Scope Full-Scope Full-Scope	Calhoun Highland Columbia, Madison, Suwannee
Daytona Beach MSA #2020 Fort Lauderdale MSA #2680 Fort Myers-Cape Coral MSA #2700 Gainesville MSA #2900 Jacksonville MSA #3600 Lakeland-Winter Haven MSA #3980 Naples MSA #5345 Ocala MSA #5790 Orlando MSA #5960 Punta Gorda MSA #6580 Sarasota-Bradenton MSA #7510 Tallahassee MSA #8240 West Palm Beach-Boca Raton MSA #8960 Non-MSA	Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Citrus, Dixie, Monroe

List of Assessment Areas and Type of Examination

Assessment Area (Some AAs include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AAs)
Georgia Atlanta MSA #0520 Macon MSA #4680 Savannah MSA #7520 Hart Southeast Georgia Southwest Georgia	Full-Scope Full-Scope Full-Scope Full-Scope Full-Scope Full-Scope	Hart Ben Hill, Coffee, Ware Colquitt, Thomas, Tift
Albany MSA #0120 Athens MSA #0500 Non-MSA	Limited-Scope Limited-Scope Limited-Scope	Butts, Glynn, Hall, Laurens, Lowndes, Monroe, Troup, Whitfield
Illinois Adams Coles South Central Illinois Non-MSA	Full-Scope Full-Scope Full-Scope Limited-Scope	Adams Coles Franklin, Williamson Clay, Jefferson, Macoupin, Marion, Montgomery, Washington
Iowa Des Moines MSA #2120 Cerro Gordo Clay Kossuth Webster Sioux City (IA-NE) MSA #7720 Non-MSA	Full-Scope Full-Scope Full-Scope Full-Scope Full-Scope Limited-Scope Limited-Scope	Cerro Gordo Clay Kossuth Webster Woodbury (IA) Dickinson, Emmet, Floyd, Hancock, Humboldt, O'Brien, Palo Alto, Worth
Kansas Wichita MSA #9040 Crawford Ellis Northwest Kansas Seward Lawrence MSA #4150 Topeka MSA #8440 Non-MSA	Full-Scope Full-Scope Full-Scope Full-Scope Full-Scope Limited-Scope Limited-Scope Limited-Scope	Crawford Ellis Sherman, Thomas Seward Barton, Douglas, Finney, Ford, Franklin, Lyon, McPherson, Montgomery, Pratt, Reno, Saline, Shawnee

List of Assessment Areas and Type of Examination

Assessment Area (Some AAs include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AAs)
Maryland Baltimore MSA #0720 Hagerstown MSA #3180 Non-MSA	Full-Scope Limited-Scope Limited-Scope	Caroline, Dorchester, St. Mary's, Talbot, Wicomico, Worcester
Missouri Springfield MSA #7920 Cape Girardeau Dunklin Randolph South Central Missouri Columbia MSA #1740 Joplin MSA #3710 Non-MSA	Full-Scope Full-Scope Full-Scope Full-Scope Full-Scope Limited-Scope Limited-Scope Limited-Scope	Cape Girardeau Dunklin Randolph Laclede, Phelps, Pulaski Audrain, Barry, Bates, Cooper, Dade, Howell, Lawrence, Saline, Stone, Taney, Vernon, Wright
New Mexico Albuquerque MSA #0200 Grant Southwest New Mexico Las Cruces MSA #4100 Santa Fe MSA #7490 Non-MSA	Full-Scope Full-Scope Full-Scope Limited-Scope Limited-Scope Limited-Scope	Grant Chaves, Lea Colfax, Curry, McKinley, Rio Arriba, San Juan
North Carolina Fayetteville MSA #2560 Greensboro-Winston-Salem-High Point MSA #3120 Jacksonville MSA #3605 Raleigh-Durham-Chapel Hill MSA #6640 Asheville MSA #0480 Goldsboro MSA #2980 Greenville MSA #3150 Hickory-Morganton-Lenoir MSA #3290 Wilmington MSA #9200 Non-MSA	Full-Scope Full-Scope Full-Scope Full-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Avery, Beaufort, Bladen, Carteret, Chowan, Craven, Dare, Duplin, Iredell, Harnett, Haywood, Henderson, Lenoir, McDowell, Macon, Mitchell, Moore, Pender, Perquimans, Polk, Rockingham, Sampson, Surry, Watagua, Wilkes, Wilson, Vance

List of Assessment Areas and Type of Examination		
Assessment Area (Some AAs include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AAs)

Oklahoma			
Oklahoma City MSA	#5880	Full-Scope	Woodward
Tulsa MSA	#8560	Full-Scope	
Woodward		Full-Scope	

Enid MSA		Limited-Scope	Cherokee, Kay, Muskogee, Noble, Payne, Washington
Non-MSA		Limited-Scope	
South Carolina			
Charleston-North Charleston MSA	#1440	Full-Scope	
Columbia MSA	#1760	Full-Scope	
Greenville-Spartanburg-Anderson MSA	#3160	Full-Scope	

Florence MSA	#2655	Limited-Scope	
Myrtle Beach MSA	#5330	Limited-Scope	
Sumter MSA	#8140	Limited-Scope	
Non-MSA		Limited-Scope	
Tennessee			
Memphis (TN-AR-MS) MSA	#4920	Full-Scope	Greene Lawrence Roane
Nashville MSA	#5360	Full-Scope	
Greene		Full-Scope	
Lawrence		Full-Scope	
Roane		Full-Scope	

Chattanooga (TN-GA) MSA	#1560	Limited-Scope	Hamilton (TN)
Clarksville-Hopkinsville (TN-KY) MSA	#1660	Limited-Scope	Montgomery (TN)
Knoxville MSA	#3840	Limited-Scope	Hardin, Humphreys, Marshall, Maury, White
Non-MSA		Limited-Scope	

List of Assessment Areas and Type of Examination		
Assessment Area (Some AAs include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AAs)

Texas			
Dallas MSA	#1920	Full-Scope	
El Paso MSA	#2320	Full-Scope	
Houston MSA	#3360	Full-Scope	
Lubbock MSA	#4600	Full-Scope	
McAllen-Edinburg-Mission MSA	#4880	Full-Scope	
Odessa-Midland MSA	#5800	Full-Scope	
San Antonio MSA	#7240	Full-Scope	
Angelina		Full-Scope	Angelina
Brown		Full-Scope	Brown
Hill Country Area		Full-Scope	Kendall, Kerr
Titus		Full-Scope	Titus
Uvalde		Full-Scope	Uvalde
<hr/>			
Abilene MSA	#0040	Limited-Scope	
Austin-San Marcos MSA	#0640	Limited-Scope	
Beaumont-Port Arthur MSA	#0840	Limited-Scope	
Brownsville-Harlingen-San Benito MSA	#1240	Limited-Scope	
Bryan-College Station MSA	#1260	Limited-Scope	
Corpus Christi MSA	#1880	Limited-Scope	
Fort Worth-Arlington MSA	#2800	Limited-Scope	
Galveston-Texas City MSA	#2920	Limited-Scope	
Killeen-Temple MSA	#3810	Limited-Scope	
Sherman-Denison MSA	#7640	Limited-Scope	
Tyler MSA	#8640	Limited-Scope	
Victoria MSA	#8750	Limited-Scope	
Waco MSA	#8800	Limited-Scope	
Wichita Falls MSA	#9080	Limited-Scope	
Non-MSA		Limited-Scope	Bosque, Erath, Hill, Lamar, Navarro, Palo Pinto, Rusk, Walker
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Virginia			
Norfolk-Virginia Beach-Newport News (VA-NC) MSA	#5720	Full-Scope	Isle of Wight, James City, Mathews, York, Chesapeake City, Hampton City, Newport News City, Norfolk City, Poquoson City, Suffolk City, Virginia Beach City, Williamsburg City
Richmond-Petersburg MSA	#6760	Full-Scope	
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Charlottesville MSA	#1540	Limited-Scope	
Danville MSA	#1950	Limited-Scope	
Lynchburg MSA	#4640	Limited-Scope	
Roanoke MSA	#6800	Limited-Scope	
Non-MSA		Limited-Scope	Buckingham, Brunswick, Carroll, Halifax, Louisa, Mecklenburg, Montgomery, Northhampton, Orange, Page, Prince Edward, Pulaski, Rockingham, Shenandoah, Wise, Wythe, Buena Vista City, Franklin City, Harrisonburg City, Martinsville City, Norton City, Radford City, Staunton City, South Boston City, Waynesboro City

Appendix B: Component Test/Composite Ratings Chart

This table identifies the points used for each component test rating and how they relate to the resulting composite rating. This process, as outlined in the *Comptroller's Handbook* -

CRA Examination Procedures, is applied when a bank has branches in two or more states and multistate MSAs.

Component Test Ratings	Lending	Investment	Service
Outstanding	12 points	6 points	6 points
High Satisfactory	9 points	4 points	4 points
Low Satisfactory	6 points	3 points	3 points
Needs to Improve	3 points	1 point	1 point
Substantial Noncompliance	0 points	0 points	0 points
Composite Rating		The composite rating results from the sum of the numerical values of the component test ratings for the Lending, Investment and Service Tests.	
Outstanding Record of Meeting Community Credit Needs		20 or more points	
Satisfactory Record of Meeting Community Credit Needs		11-19 points	
Needs to Improve Record of Meeting Community Credit Needs		5-10 points	
Substantial Noncompliance Record of Meeting Community Credit Needs		0-4 points	

Appendix C: Tables of Performance Data

A separate set of tables is provided for each state and multistate metropolitan area. The tables cover the entire CRA evaluation period.

C	Multistate Metropolitan Areas	A-12-24
C	Arkansas	A-25-37
C	Florida	A-38-63
C	Georgia	A-64-76
C	Illinois	A-77-89
C	Iowa	A-90-102
C	Kansas	A-103-115
C	Maryland	A-116-128
C	Missouri	A-129-141
C	New Mexico	A-142-154
C	North Carolina	A-155-167
C	Oklahoma	A-168-180
C	South Carolina	A-181-193
C	Tennessee	A-194-206
C	Texas	A-207-233
C	Virginia	A-234-246

References to the “bank” include activities of any affiliates which the bank provided for consideration (refer to *Appendix A: Scope of Examination*). The discussion below provides important information the reader should consider prior to reviewing the tables.

For purposes of reviewing the Lending Test tables, the following are applicable:

- C purchased loans are treated as originations,
- C market rank is based on the number of loans made by the bank as compared to all other lenders in the MSA/assessment area,
- C market share is the number of loans originated by the bank as a percentage of the aggregate number of reportable loans originated by all lenders in the MSA/assessment area,
- C residential loan totals *exclude* multifamily loans, and
- C comparisons of lending volume within each assessment area to lending volume throughout the rating area are made on the basis of the *number* of loans originated.

The following is a listing and brief description of the tables included in each set:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated by the bank over the evaluation period by MSA/assessment area.
- Table 2. Geographic Distribution of HMDA Home Purchase Loan Originations** - Compares the percentage distribution of the number of loans originated by the bank in low-, moderate-, middle- and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market rank and market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of HMDA Home Improvement Loan Originations** - See Table 2.
- Table 4. Geographic Distribution of HMDA Refinance Loan Originations** - See Table 2.
- Table 5. Geographic Distribution of Small Business Loan Originations** - The percentage distribution of the number of small loans (< \$1 million) to businesses originated by the bank in low-, moderate-, middle- and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market rank and market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Farm Loan Originations** - The percentage distribution of the number of small loans (< \$500,000) to farms originated by the bank in low-, moderate-, middle- and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market rank and market share information based on the most recent aggregate market data available.
- Table 7. Borrower Distribution of HMDA Home Purchase Loan Originations** - Compares the percentage distribution of the number of loans originated by the bank to low-, moderate-, middle- and upper-income borrowers to the percentage distribution of families by income level in each MSA/assessment area. The table also presents market rank and market share information based on the most recent aggregate market data available.

- Table 8. Borrower Distribution of HMDA Home Improvement Loan Originations** - See Table 8.
- Table 9. Borrower Distribution of HMDA Refinance Loan Originations** - See Table 8.
- Table 10. Borrower Distribution of Small Business Loan Originations** - Compares the percentage distribution of the number of small loans (< \$1 million) originated by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. The table also presents the percentage distribution of the number of loans originated by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 11. Borrower Distribution of Small Farm Loan Originations** - Compares the percentage distribution of the number of small loans (< \$500 thousand) originated by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. The table also presents the percentage distribution of the number of loans originated by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MSA/assessment area during the current CRA review period as well as the total outstandings at the end of the period.
- Table 13. Distribution of Branch and ATM Delivery System** - Compares the percentage distribution of the number of the bank's retail branches and ATMs in low-, moderate-, middle- and upper-income geographies to the percentage of the population within each geography.

Table 1. Lending Volume

NATIONS BANK, N.A.		MULTISTATE METROPOLITAN AREAS				Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997						
Multistate Metropolitan Area:	% of Total Bank Deposits in AA *	Home Mortgage		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope:												
Augusta-Aiken (GA-SC) #0600	100%	1,827	125,900	579	41,146	20	1,218	0	0	2,426	168,264	100%
Charlotte-Gastonia-Rock Hill (NC-SC) #1520	100%	10,418	1,101,353	2,220	258,313	30	3,423	6	9,105	12,674	1,372,194	100%
Johnson City-Kingsport-Bristol (TN-VA) #3660	100%	908	50,332	120	12,049	20	135	1	20	1,049	62,536	100%
Kansas City (MO-KS) #3760	100%	3,986	371,685	1,355	123,216	113	7,107	5	36,250	5,459	538,258	100%
St Louis (MO-IL) #7040	100%	4,863	422,042	1,756	181,055	19	970	6	5,592	6,644	609,659	100%
Washington (DC-MD-VA-WV) #8840	100%	16,059	2,321,754	3,562	416,778	9	725	15	51,215	19,645	2,790,472	100%

(*) Deposit percentages equal 100 percent as each assessment area is a separate rating area.

Table 2. Geographic Distribution of Home Purchase Loan Originations

NATIONSBANK, N.A.		MULTISTATE METROPOLITAN AREAS						Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997								
Multistate Metropolitan Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Augusta-Aiken (GA-SC)	6%	2%	14%	10%	57%	62%	23%	26%	5	6.43	7.87	6.52	6.04	7.23	952	100%
Charlotte-Gastonia-Rock Hill (NC-SC)	1%	2%	14%	8%	60%	46%	26%	44%	1	9.53	24.37	8.65	8.24	11.17	6,744	100%
Johnson City-Kingsport-Bristol (TN-VA)	< 1%	< 1%	14%	13%	55%	56%	30%	31%	9	2.78	0.00	3.25	3.01	2.26	330	100%
Kansas City (MO-KS)	3%	< 1%	16%	8%	53%	48%	28%	44%	3	4.53	2.29	4.97	4.14	4.99	2,318	100%
St Louis (MO-IL)	3%	1%	13%	6%	54%	48%	29%	45%	5	3.07	3.03	1.71	2.80	3.82	2,411	100%
Washington (DC-MD-VA-WV)	1%	1%	14%	8%	50%	39%	35%	52%	3	4.79	3.72	3.30	3.60	6.85	9,295	100%

(*) Based on 1997 Aggregate HMDA Data only.

Table 3. Geographic Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A.		MULTISTATE METROPOLITAN AREAS						Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997								
Multistate Metropolitan Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Augusta-Aiken (GA-SC)	6%	15%	14%	12%	57%	50%	23%	24%	8	4.71	13.41	2.82	4.04	5.24	165	100%
Charlotte-Gastonia-Rock Hill (NC-SC)	1%	1%	14%	14%	60%	59%	26%	26%	11	4.13	1.82	5.00	3.58	5.32	347	100%
Johnson City-Kingsport-Bristol (TN-VA)	< 1%	< 1%	14%	16%	55%	62%	30%	21%	4	7.20	100	7.45	7.24	6.61	176	100%
Kansas City (MO-KS)	3%	3%	16%	15%	53%	56%	28%	25%	8	3.04	2.61	2.56	3.30	2.93	237	100%
St Louis (MO-IL)	3%	2%	13%	15%	54%	54%	29%	28%	5	6.14	4.74	6.52	6.17	6.06	730	100%
Washington (DC-MD-VA-WV)	1%	3%	14%	21%	50%	49%	35%	26%	9	3.22	5.88	4.00	2.80	3.41	1,275	100%

(*) Based on 1997 Aggregate HMDA Data only.

Table 4. Geographic Distribution of Refinance Loan Originations

NATIONSBANK, N.A.		MULTISTATE METROPOLITAN AREAS				Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997										
Multistate Metropolitan Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Augusta-Aiken (GA-SC)	6%	2%	14%	11%	57%	60%	23%	27%	1	8.19	5.97	7.07	7.88	9.92	710	100%
Charlotte-Gastonia-Rock Hill (NC-SC)	1%	1%	14%	12%	60%	57%	26%	30%	1	7.13	6.69	6.54	6.83	8.13	3,319	100%
Johnson City-Kingsport-Bristol (TN-VA)	< 1%	< 1%	14%	10%	55%	64%	30%	26%	4	4.36	0.00	5.17	4.59	3.74	400	100%
Kansas City (MO-KS)	3%	< 1%	16%	10%	53%	46%	28%	43%	3	4.05	1.03	3.59	3.81	4.77	1,429	100%
St Louis (MO-IL)	3%	2%	13%	7%	54%	46%	29%	45%	4	3.10	2.01	1.98	2.98	3.71	1,722	100%
Washington (DC-MD-VA-WV)	1%	2%	14%	17%	50%	47%	35%	34%	1	3.62	3.48	3.77	3.40	3.87	5,485	100%

(*) Based on 1997 Aggregate HMDA Data only.

Table 5. Geographic Distribution of Small Business Loan Originations

NATIONSBANK, N.A.		MULTISTATE METROPOLITAN AREAS								Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997							
Multistate Metropolitan Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans		
	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total	
Full-Scope:																	
Augusta-Aiken (GA-SC)	10%	8%	24%	15%	39%	43%	27%	34%	6	7.86	6.23	6.62	7.27	10.23	579	100%	
Charlotte-Gastonia-Rock Hill (NC-SC)	6%	5%	22%	17%	49%	52%	23%	26%	9	6.09	6.45	5.92	6.23	5.91	2,220	100%	
Johnson City-Kingsport-Bristol (TN-VA)	4%	2%	20%	13%	46%	57%	30%	28%	13	2.23	1.03	2.89	2.30	1.91	120	100%	
Kansas City (MO-KS)	5%	5%	18%	15%	45%	42%	29%	38%	4	10.10	11.57	10.59	10.24	9.21	1,355	100%	
St Louis (MO-IL)	5%	3%	14%	12%	51%	48%	30%	37%	5	8.34	6.51	9.44	7.93	8.83	1,756	100%	
Washington (DC-MD-VA-WV)	4%	3%	19%	16%	45%	47%	30%	34%	5	5.59	5.06	6.42	5.21	5.95	3,562	100%	

(*) Based on 1997 Aggregate Small Business Data only.

Table 6. Geographic Distribution of Small Farm Loan Originations

NATIONSBANK, N.A.		MULTISTATE METROPOLITAN AREAS						Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997									
Multistate Metropolitan Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans		
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total	
Full-Scope:																	
Augusta-Aiken (GA-SC)	1%	0%	19%	15%	51%	60%	29%	25%	2	12.96	0.00	8.00	13.64	33.33	20	100%	

Charlotte-Gastonia-Rock Hill (NC-SC)	2%	0%	13%	0%	62%	87%	23%	13%	5	8.19	0.0 0	0.00	10.6 1	0.00	30	100 %
Johnson City-Kingsport-Bristol (TN-VA)	0%	0%	12%	25%	59%	70%	29%	5%	5	3.63	0.0 0	5.06	3.69	0.00	20	100 %
Kansas City (MO-KS)	1%	0%	15%	65%	57%	19%	27%	16%	2	18.3 2	0.0 0	30.2 0	8.40	15.4 6	113	100 %
St Louis (MO-IL) MSA	1%	0%	9%	11%	61%	74%	29%	15%	6	5.00	0.0 0	9.52	4.36	8.33	19	100 %
Washington (DC-MD-VA-WV)	1%	0%	12%	33%	54%	45%	33%	22%	5	4.69	0.0 0	8.00	3.49	6.25	9	100 %

(*) Based on 1997 Aggregate Small Farm Data only.

Table 7. Borrower Distribution of Home Purchase Loan Originations

NATIONSBANK, N.A.		MULTISTATE METROPOLITAN AREAS				Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997										
Multistate Metropolitan Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Purchase Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Augusta-Aiken (GA-SC)	23%	10%	18%	27%	22%	24%	37%	39%	5	6.43	3.88	3.56	4.31	5.99	952	100%
Charlotte-Gastonia-Rock Hill (NC-SC)	19%	5%	18%	22%	24%	22%	39%	51%	1	9.53	6.08	9.30	7.45	11.04	6,744	100%
Johnson City-Kingsport-Bristol (TN-VA)	20%	3%	17%	11%	20%	23%	43%	63%	9	2.78	1.83	2.05	2.78	3.73	330	100%
Kansas City (MO-KS)	18%	10%	18%	24%	25%	26%	39%	40%	3	4.53	4.38	4.29	3.33	4.12	2,318	100%
St Louis (MO-IL)	19%	8%	18%	19%	25%	29%	38%	43%	5	3.07	1.61	1.84	2.25	2.90	2,411	100%
Washington (DC-MD-VA-WV)	17%	6%	18%	19%	25%	22%	40%	52%	3	4.79	2.58	3.51	4.37	8.12	9,295	100%

(*) As a percentage of loans with borrower income information available. No information was available for 51% of loans originated by NationsBank in Augusta-Aiken (GA-SC), 15% in Charlotte-Gastonia-Rock Hill (NC-SC), 1% in Johnson City-Kingsport-Bristol (TN-VA), 36% in Kansas City (MO-KS), 47% in St. Louis (MO-IL) and 14% in Washington (DC-MD-VA-WV).

(**) Based on 1997 Aggregate HMDA Data only.

Table 8. Borrower Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A.		MULTISTATE METROPOLITAN AREAS						Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997									
Multistate Metropolitan Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Improvement Loans		
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total	
Full-Scope:																	
Augusta-Aiken (GA-SC)	23%	20%	18%	20%	22%	29%	37%	31%	8	4.71	5.15	5.26	5.25	4.27	165	100%	
Charlotte-Gastonia-Rock Hill (NC-SC)	19%	14%	18%	21%	24%	28%	39%	37%	11	4.13	4.55	3.91	3.85	4.79	347	100%	
Johnson City-Kingsport-Bristol (TN-VA)	20%	10%	17%	18%	20%	19%	43%	52%	4	7.20	4.24	5.81	5.78	10.22	176	100%	
Kansas City (MO-KS)	18%	17%	18%	27%	25%	29%	39%	26%	8	3.04	2.93	3.68	3.24	2.64	237	100%	
St Louis (MO-IL)	19%	15%	18%	20%	25%	33%	38%	31%	5	6.14	6.82	6.08	7.23	5.86	730	100%	
Washington (DC-MD-VA-WV)	17%	30%	18%	23%	25%	21%	40%	26%	9	3.22	6.37	3.30	2.80	3.60	1,275	100%	

(*) As a percentage of loans with borrower income information available. No information was available for < 0% of loans originated by NationsBank in Augusta-Aiken (GA-SC), < 1% Charlotte-Gastonia-Rock Hill (NC-SC), 0% in Johnson City-Kingsport-Bristol (TN-VA), 1% in Kansas City (MO-KS), 1% in St. Louis (MO-IL) and < 1% in Washington (DC-MD-VA-WV).

(**) Based on 1997 Aggregate HMDA Data only.

Table 9. Borrower Distribution of Refinance Loan Originations

NATIONSBANK, N.A.		MULTISTATE METROPOLITAN AREAS				Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997										
Multistate Metropolitan Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Mortgage Refinance Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Augusta-Aiken (GA-SC)	23%	8%	18%	17%	22%	24%	37%	51%	1	8.19	5.08	8.70	7.61	12.38	710	100%
Charlotte-Gastonia-Rock Hill (NC-SC)	19%	8%	18%	19%	24%	27%	39%	46%	1	7.13	5.96	6.19	7.60	9.77	3,319	100%
Johnson City-Kingsport-Bristol (TN-VA)	20%	5%	17%	12%	20%	21%	43%	62%	4	4.36	5.35	3.90	3.54	5.59	400	100%
Kansas City (MO-KS)	18%	8%	18%	19%	25%	31%	39%	42%	3	4.05	2.82	3.50	4.30	4.16	1,429	100%
St Louis (MO-IL)	19%	8%	18%	19%	25%	29%	38%	44%	4	3.10	1.93	2.51	2.75	2.81	1,722	100%
Washington (DC-MD-VA-WV)	17%	14%	18%	22%	25%	25%	40%	40%	1	3.62	5.89	4.14	4.06	4.66	5,485	100%

(*) As a percentage of loans with borrower income information available. No information was available for 18% of loans originated by NationsBank in Augusta-Aiken (GA-SC), 7% in Charlotte-Gastonia-Rock Hill (NC-SC), 2% in Johnson City-Kingsport-Bristol (TN-VA), 23% in Kansas City (MO-KS), 30% in St. Louis (MO-IL) and 12% in Washington (DC-MD-VA-WV).

(**) Based on 1997 Aggregate HMDA Data only.

Table 10. Borrower Distribution of Small Business Loan Originations

NATIONS BANK, N.A.		MULTISTATE METROPOLITAN AREAS			Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997						
Multistate Metropolitan Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans		
	% of Businesses*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Augusta-Aiken (GA-SC)	92%	79%	55%	84%	10%	6%	7.86	9.85	579	100%	71
Charlotte-Gastonia-Rock Hill (NC-SC)	88%	66%	60%	74%	13%	13%	6.09	6.11	2,220	100%	116
Johnson City-Kingsport-Bristol (TN-VA)	90%	70%	67%	79%	11%	10%	2.23	2.22	120	100%	100
Kansas City (MO-KS)	87%	61%	39%	82%	10%	8%	10.10	8.52	1,355	100%	91
St Louis (MO-IL)	88%	61%	45%	77%	13%	10%	8.34	7.37	1,756	100%	103
Washington (DC-MD-VA-WV)	88%	62%	37%	76%	12%	12%	5.59	8.37	3,562	100%	117

(*) As a percentage of businesses with known revenues.

(**) As a percentage of loans with revenue information available. On average, no information was available for less than 25% of loans originated by NationsBank in the above rating areas.

(***) The market consists of all other Small Business reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Business Data only.

(****) Based on 1997 Aggregate Small Business Data only.

Table 11. Borrower Distribution of Small Farm Loan Originations

NATIONS BANK, N.A.		MULTISTATE METROPOLITAN AREAS			Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997						
Multistate Metropolitan Area:	Farms with Revenues of \$1,000,000 or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans		
	% of Farms*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Augusta-Aiken (GA-SC)	98%	95%	87%	85%	10%	5%	12.96	14.58	20	100%	61
Charlotte-Gastonia-Rock Hill (NC-SC)	98%	86%	91%	57%	30%	13%	8.19	8.50	30	100%	114
Johnson City-Kingsport-Bristol (TN-VA)	99%	100%	100%	100%	0%	0%	3.63	3.67	20	100%	7
Kansas City (MO-KS)	98%	95%	87%	86%	7%	7%	18.32	19.51	113	100%	63
St Louis (MO-IL)	98%	100%	87%	90%	5%	5%	5.00	6.02	19	100%	51
Washington (DC-MD-VA-WV)	96%	100%	50%	89%	0%	11%	4.69	5.22	9	100%	81

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. On average, no information was available for less than 3% of loans originated by NationsBank in the above rating areas.

(***) The market consists of all other Small Farm reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 12. Qualified Investments

NATIONSBANK, N.A. State: MULTISTATE METROPOLITAN AREAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
Multistate Metropolitan Area:	Current Period Investments		Total Investments (Outstandings)	
	#	\$(000's)	#	\$(000's)
Full-Scope:				
Augusta-Aiken (GA-SC)	27	161	0	0
Charlotte-Gastonia-Rock Hill (NC-SC)	85	20,198	26	36,962
Johnson City-Kingsport-Bristol (TN-VA)	41	259	0	0
Kansas City (MO-KS)	32	11,958	7	18,722
St Louis (MO-IL)	27	13,673	30	26,513
Washington (DC-MD-VA-WV)	100	17,172	26	37,500
Outside State or Region w/AA	22	97,362	13	97,200

Table 13. Distribution of Branch and ATM Delivery System

NATIONSBANK, N.A.		MULTISTATE METROPOLITAN AREAS						Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997									
MSA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total STATE Deposits*	# of STATE Branches	% of Total STATE Branches *	Location of Branches by Income of Geographies				# of STATE ATMs	% of Total STATE ATMs *	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope:																	
Augusta-Aiken (GA-SC)	100%	14	100%	0%	14%	29%	57%	40	100	7%	13%	40%	40%	8%	17%	55%	20%
Charlotte-Gastonia-Rock Hill (NC-SC)	100%	60	100%	10%	17%	45%	28%	123	100	12%	20%	34%	34%	3%	17%	58%	22%
Johnson City-Kingsport-Bristol (TN-VA)	100%	9	100%	0%	11%	56%	33%	25	100	0%	16%	48%	36%	0%	18%	53%	29%
Kansas City (MO-KS)	100%	61	100%	0%	18%	51%	31%	202	100	1%	15%	59%	25%	4%	19%	51%	26%
St Louis (MO-IL)	100%	76	100%	3%	13%	50%	34%	229	100	2%	8%	55%	35%	7%	16%	50%	27%

Washington (DC-MD-VA-WV)	100%	169	100%	4%	24%	48%	24%	316	100	6%	23%	49%	22%	5%	22%	46%	27%

(*) Deposit percentages equal 100 percent as each assessment area is a separate rating area.

Table 1. Lending Volume

NATIONS BANK, N.A.		State: ARKANSAS		Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997													
MSA/Assessment Area:	% of Total Bank Deposits in AA	Residential		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in AA					
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)						
Full-Scope:																	
Fayetteville-Springdale-Rogers MSA #2580	13%	493	38,021	422	42,260	31	643	0	0	946	80,924	18%					

Little Rock-North Little Rock MSA #4400	50%	874	62,346	616	53,759	50	3,810	2	832	1,542	120,747	30%
North Central Arkansas	3%	129	8,645	102	10,084	23	681	0	0	254	19,410	5%
Ouachita	3%	37	1,333	33	1,518	1	4	0	0	71	2,855	1%
Limited-Scope:												
Jonesboro MSA #3700	5%	178	16,385	117	12,820	77	5,275	0	0	372	34,480	7%
Pine Bluff MSA #6240	5%	107	4,464	141	8,881	93	8,437	0	0	341	21,782	7%
Non-MSA Assessment Areas	21%	624	39,722	662	40,048	366	21,101	0	0	1,652	100,871	32%

Table 2. Geographic Distribution of Home Purchase Loan Originations

NATIONSBANK, N.A.	State: ARKANSAS	Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997
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MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Fayetteville-Springdale-Rogers MSA	NA	NA	3%	3%	82%	78%	15%	18%	9	3.33	NA	3.33	3.19	4.07	265	21%
Little Rock-North Little Rock MSA	1%	0%	19%	13%	55%	61%	24%	27%	12	2.67	0.00	3.39	2.63	2.51	414	32%
North Central Arkansas	NA	NA	12%	2%	88%	98%	NA	NA	4	10.93	NA	1.89	12.02	NA	54	4%
Ouachita	NA	NA	NA	NA	42%	47%	58%	53%	4	11.25	NA	NA	16.98	8.41	19	1%
Limited-Scope:																
Jonesboro MSA	NA	NA	15%	4%	65%	59%	21%	37%	5	7.39	NA	3.14	6.71	10.80	116	9%
Pine Bluff MSA	< 1%	0%	22%	6%	44%	49%	34%	45%	5	6.04	0.00	3.48	6.85	5.96	65	5%
Non-MSA Assessment Areas	NA	NA	8%	6%	65%	51%	27%	43%	2	12.18	NA	14.60	10.81	14.02	341	27%

(*) Based on 1997 Aggregate HMDA Data only.

Table 3. Geographic Distribution of Home Improvement Loan Originations

NATIONS BANK, N.A. State: ARKANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Fayetteville-Springdale-Rogers MSA	NA	NA	3%	12%	82%	71%	15%	18%	13	2.70	NA	10.00	2.24	4.17	34	13%
Little Rock-North Little Rock MSA	1%	2%	19%	24%	55%	47%	24%	28%	7	4.86	7.32	5.56	4.24	5.53	165	61%
North Central Arkansas	NA	NA	12%	22%	88%	78%	NA	NA	4	12.68	NA	16.67	11.86	NA	9	3%
Ouachita	NA	NA	NA	NA	42%	44%	58%	56%	3	12.50	NA	NA	16.00	10.64	9	3%
Limited-Scope:																
Jonesboro MSA	NA	NA	15%	0%	65%	67%	21%	33%	8	1.59	NA	0.00	1.65	2.04	6	2%
Pine Bluff MSA	< 1%	0%	22%	30%	44%	50%	34%	20%	8	2.94	0.00	4.23	3.18	1.80	10	4%
Non-MSA Assessment Areas	NA	NA	8%	8%	65%	68%	27%	24%	6	6.47	NA	5.00	6.78	6.34	37	14%

(*) Based on 1997 Aggregate HMDA Data only.

Table 4. Geographic Distribution of Refinance Loan Originations

NATIONSBANK, N.A. State: ARKANSAS Evaluation Period: JANUARY 1,1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Fayetteville-Springdale-Rogers MSA	NA	NA	3%	7%	82%	76%	15%	17%	4	4.19	NA	10.32	3.91	4.90	194	22%
Little Rock-North Little Rock MSA	1%	< 1%	19%	20%	55%	52%	24%	27%	4	4.18	3.85	5.85	3.68	4.28	294	33%
North Central Arkansas	NA	NA	12%	0%	88%	100%	NA	NA	3	16.71	NA	0.00	18.03	NA	66	7%
Ouachita	NA	NA	NA	NA	42%	22%	58%	78%	2	14.29	NA	NA	15.38	13.95	9	1%
Limited-Scope:																
Pine Bluff MSA	NA	NA	15%	14%	65%	43%	21%	43%	8	3.97	NA	4.76	2.86	5.96	56	6%
Jonesboro MSA	< 1%	0%	22%	6%	44%	41%	34%	53%	4	6.75	0.00	2.08	7.03	9.04	32	4%
Non-MSA Assessment Areas	NA	NA	8%	3%	65%	59%	27%	38%	1	19.34	NA	15.09	18.59	21.29	246	27%

(*) Based on 1997 Aggregate HMDA Data only.

Table 5. Geographic Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: ARKANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans	
	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Fayetteville-Springdale-Rogers MSA	NA	NA	14%	17%	74%	73%	12%	10%	4	8.74	NA	16.78	8.02	7.78	422	20%
Little Rock-North Little Rock MSA	3%	3%	24%	25%	45%	43%	28%	29%	3	10.70	18.69	12.26	9.04	12.08	616	29%
North Central Arkansas	NA	NA	10%	3%	90%	97%	NA	NA	1	28.73	NA	9.68	30.56	NA	102	5%
Ouachita	NA	NA	NA	NA	54%	48%	46	52%	2	14.04	NA	NA	14.56	13.60	33	2%
Limited-Scope:																
Jonesboro MSA	NA	NA	11%	11%	74%	60%	15%	29%	3	8.30	NA	11.30	6.86	12.45	117	6%
Pine Bluff MSA	10%	16%	31%	22%	32%	36%	27%	26%	2	23.66	25.56	22.30	25.50	21.56	141	7%

Non-MSA Assessment Areas	NA	NA	14%	12%	61%	58%	25%	30%	1	21.0 2	NA	21.7 2	20.7 1	21.3 5	662	32%

(*) Based on 1997 Aggregate Small Business Data only.

Table 6. Geographic Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: ARKANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Fayetteville-Springdale-Rogers MSA	NA	NA	7%	0%	80%	94%	13%	6%	7	3.37	NA	0.00	3.31	5.71	31	5%
Little Rock-North Little Rock MSA	1%	0%	28%	68%	49%	20%	22%	12%	3	14.75	0.00	23.29	6.02	26.09	50	8%
North Central Arkansas	NA	NA	33%	13%	67%	87%	NA	NA	1	36.51	NA	60.00	34.48	NA	23	4%
Ouachita	NA	NA	NA	NA	61%	0%	39%	100%	3	25.00	NA	NA	0.00	25.00	1	0%
Limited-Scope:																
Jonesboro MSA	NA	NA	14%	18%	63%	44%	23%	38%	3	13.73	NA	42.4	9.29	17.90	77	12%
Pine Bluff MSA	3%	2%	39%	38%	45%	45%	13%	15%	2	32.98	66.67	31.25	30.22	50.00	93	15%

Non-MSA Assessment Areas	NA	NA	14%	0%	63%	87%	23%	13%	1	33.6 7	NA	61.1 9	33.6 5	22.9 4	366	57%

(*) Based on 1997 Aggregate Small Farm Data only.

Table 7. Borrower Distribution of Home Purchase Loan Originations

NATIONS BANK, N.A. State: ARKANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Purchase Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Fayetteville-Springdale-Rogers MSA	17%	12%	20%	32%	25%	24%	38%	33%	9	3.33	5.73	5.00	3.35	3.01	265	21%
Little Rock-North Little Rock MSA	20%	8%	18%	23%	23%	28%	39%	41%	12	2.67	2.53	3.23	3.16	3.13	414	32%
North Central Arkansas	20%	2%	21%	19%	26%	33%	33%	46%	4	10.93	3.85	10.64	13.93	12.37	54	4%
Ouachita	18%	8%	14%	25%	18%	17%	50%	50%	4	11.20	10.00	23.08	7.14	8.62	19	1%
Limited-Scope:																
Jonesboro MSA	21%	4%	17%	19%	24%	33%	38%	44%	5	7.39	5.62	8.33	10.91	8.39	116	9%
Pine Bluff MSA	25%	9%	14%	24%	19%	22%	41%	44%	5	6.04	6.67	8.98	6.76	7.29	65	5%
Non-MSA Assessment Areas	19%	3%	17%	12%	21%	26%	43%	58%	2	12.18	9.82	9.41	14.41	17.07	341	27%

(*) As a percentage of loans with borrower income information available. No information was available for 11% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 8. Borrower Distribution of Home Improvement Loan Originations

NATIONS BANK, N.A. State: ARKANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Fayetteville-Springdale-Rogers MSA	17%	9%	20%	18%	25%	32%	38%	41%	13	2.70	2.29	2.35	3.50	2.68	34	13%
Little Rock-North Little Rock MSA	20%	17%	18%	23%	23%	20%	39%	40%	7	4.86	6.32	5.67	3.39	5.03	165	61%
North Central Arkansas	20%	0%	21%	0%	26%	56%	33%	44%	4	12.68	0.00	0.00	20.83	22.22	9	3%
Ouachita	18%	33%	14%	0%	18%	33%	50%	33%	3	12.50	17.65	0.00	16.67	11.54	9	3%
Limited-Scope:																
Jonesboro MSA	21%	0%	17%	0%	24%	33%	38%	67%	8	1.59	0.00	0.00	2.74	2.26	6	2%
Pine Bluff MSA	25%	30%	14%	10%	19%	20%	41%	40%	8	2.94	4.69	1.45	2.53	3.25	10	4%

Non-MSA Assessment Areas	19%	13%	17%	19%	21%	30%	43%	38%	6	6.47	10.64	6.60	6.94	5.74	37	14%

(*) As a percentage of loans with borrower income information available. No information was available for 1% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9. Borrower Distribution of Refinance Loan Originations

NATIONS BANK, N.A. State: ARKANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank **	Market Share by Borrower Income**					Total Home Mortgage Refinance Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Fayetteville-Springdale-Rogers MSA	17%	5%	20%	15%	25%	30%	38%	49%	4	4.19	3.45	3.99	5.63	4.72	194	22%
Little Rock-North Little Rock MSA	20%	4%	18%	22%	23%	19%	39%	55%	4	4.18	2.34	6.62	4.07	5.53	294	33%
North Central Arkansas	20%	3%	21%	14%	26%	25%	33%	58%	3	16.71	10.53	14.52	16.33	20.00	66	7%
Ouachita	18%	12%	14%	0%	18%	0%	50%	87%	2	14.29	33.33	0.00	0.00	23.33	9	1%
Limited-Scope:																
Jonesboro MSA	21%	5%	17%	5%	24%	22%	38%	67%	8	3.97	3.57	1.86	4.30	5.54	56	6%
Pine Bluff MSA	25%	0%	14%	9%	19%	28%	41%	62%	4	6.75	0.00	4.55	11.25	11.76	32	4%
Non-MSA Assessment Areas	19%	2%	17%	10%	21%	23%	43%	66%	1	19.34	11.43	19.30	21.25	23.66	246	27%

(*) As a percentage of loans with borrower income information available. No information was available for 7% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 10. Borrower Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: ARKANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans		
	% of Businesses*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Fayetteville-Springdale-Rogers MSA	90%	87%	77%	79%	10%	10%	8.74	6.84	422	20%	100
Little Rock-North Little Rock MSA	88%	69%	56%	82%	11%	7%	10.70	9.04	616	29%	87
North Central Arkansas	94%	82%	76%	75%	15%	10%	28.73	20.99	102	5%	99
Ouachita	92%	75%	59%	94%	3%	3%	14.04	8.73	33	2%	46

Limited-Scope:											
Jonesboro MSA	90%	83%	65%	78%	8%	14%	8.30	7.89	117	6%	110
Pine Bluff MSA	91%	86%	71%	89%	5%	6%	23.66	21.03	141	7%	63
Non-MSA Assessment Areas	92%	83%	64%	89%	6%	5%	21.02	19.21	662	32%	61

(*) As a percentage of businesses with known revenues.
 (**) As a percentage of loans with revenue information available. No information was available for 32% of loans originated by NationsBank.
 (***) The market consists of all other Small Business reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Business Data only.
 (****) Based on 1997 Aggregate Small Business Data only.

Table 11. Borrower Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: ARKANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Farms with Revenues of \$1,000,000 or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans		
	% of Farms*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Fayetteville-Springdale-Rogers MSA	97%	100%	99%	100%	0%	0%	3.37	2.99	31	5%	21
Little Rock-North Little Rock MSA	98%	100%	78%	80%	8%	12%	14.75	16.97	50	8%	76
North Central Arkansas	98%	100%	93%	91%	9%	0%	36.51	31.48	23	4%	30
Ouachita	100%	100%	67%	100%	0%	0%	25.00	33.33	1	0%	4
Limited-Scope:											
Jonesboro MSA	95%	91%	93%	79%	18%	3%	13.73	11.89	77	12%	69
Pine Bluff MSA	96%	98%	97%	70%	23%	7%	32.98	32.85	93	15%	91
Non-MSA Assessment Areas	96%	98%	87%	84%	10%	6%	33.67	35.30	366	57%	58

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 6% of loans originated by NationsBank.

(***) The market consists of all other Small Farm reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 12. Qualified Investments

NATIONS BANK, N.A. State: ARKANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
MSA/Assessment Areas:	Current Period Investments		Total Investments Outstanding	
	#	\$(000's)	#	\$(000's)
Full-Scope:				
Fayetteville-Springdale-Rogers MSA	6	875	1	863
Little Rock-North Little Rock MSA	14	161	0	0
North Central Arkansas	1	2	0	0
Ouachita	0	0	0	0
Limited-Scope:				
Jonesboro MSA	2	5	0	0
Pine Bluff MSA	1	12	0	0
Non-MSA Assessment Areas	14	31	0	0
Statewide	1	345	1	345

Table 13. Distribution of Branch and ATM Delivery System

NATIONS BANK, N.A. State: ARKANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																	
MSA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total STATE Deposits	# of STATE Branches	% of Total STATE Branches	Location of Branches by Income of Geographies				# of STATE ATMs	% of Total STATE ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope:																	
Fayetteville-Springdale-Rogers MSA	13%	10	14%	NA	20%	60%	20%	16	14%	NA	25%	56%	19%	NA	7%	80%	13%
Little Rock-North Little Rock MSA	50%	28	39%	0%	21%	36%	43%	57	51%	0%	21%	42%	37%	2%	24%	52%	22%
North Central Arkansas	3%	3	4%	NA	33%	67%	NA	3	3%	NA	33%	67%	NA	NA	12%	88%	NA
Ouachita	3%	4	5%	NA	NA	25%	75%	2	2%	NA	NA	50%	50%	NA	NA	43%	57%
Limited-Scope:																	

Jonesboro MSA	5%	4	6%	NA	0%	75%	25%	6	5%	NA	17%	67%	16%	NA	21%	62%	17%
Pine Bluff MSA	5%	5	7%	20%	0%	60%	20%	7	6%	14%	14%	57%	15%	1%	26%	44%	29%
Non-MSA Assessment Areas	21%	18	25%	NA	6%	72%	22%	21	19%	NA	10%	57%	33%	NA	10%	64%	26%

Table 1. Lending Volume

NATIONS BANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997													
MSA/Assessment Area:	% of Total Bank Deposits in AA	Residential		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in AA	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
Full-Scope:													
Melbourne-Titusville-Palm Bay MSA #4900	2%	1,703	115,352	134	9,972	0	0	1	75	1,838	125,399	4%	
Miami MSA #5000	20%	4,308	372,306	870	88,779	1	100	3	4,317	5,182	465,502	11%	

Pensacola MSA #6080	< 1%	33	1,662	0	0	4	461	0	0	37	2,123	< 1%
Tampa-St. Petersburg-Clearwater MSA #8280	22%	10,559	743,471	1,229	118,956	5	39	10	4,484	11,803	866,950	24%
Calhoun	< 1%	24	1,206	5	129	0	0	0	0	29	1,335	< 1%
Highlands	< 1%	96	4,134	13	2,265	0	0	0	0	109	6,399	< 1%
Northern Florida	1%	150	7,141	45	2,709	17	119	0	0	212	9,969	< 1%
Limited-Scope:												
Daytona Beach MSA #2020	3%	1,252	75,456	98	7,189	6	174	0	0	1,356	82,819	3%
Fort Lauderdale MSA #2680	17%	6,728	555,368	1,148	107,884	3	516	2	1,700	7,881	665,468	16%
Fort Myers-Cape Coral MSA #2700	5%	2,211	161,132	385	37,347	3	433	0	0	2,599	198,912	5%
Gainesville MSA #2900	< 1%	190	12,857	16	2,228	1	25	0	0	207	15,110	< 1%
Jacksonville MSA #3600	1%	1,071	95,555	105	12,079	0	0	0	0	1,176	107,634	2%
Lakeland-Winter Haven MSA #3980	1%	1,470	86,184	283	28,961	5	1,033	0	0	1,758	116,178	4%
Naples MSA #5345	2%	803	89,358	198	20,328	1	68	1	410	1,003	110,164	2%
Ocala MSA #5790	1%	481	25,026	23	1,196	2	155	0	0	506	26,377	1%

Table 1. Lending Volume

NATIONSBANK, N.A.		State: FLORIDA		Evaluation Period: JANUARY1, 1996 TO DECEMBER 31, 1997								
MSA/Assessment Area:	% of Total Bank Deposits in AA	Residential		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Limited-Scope:												
Orlando MSA #5960	5%	3,620	263,731	776	63,052	3	71	6	33,681	4,405	360,535	9%
Punta Gorda MSA #6580	1%	811	50,012	80	7,089	0	0	0	0	891	57,101	2%
Sarasota-Bradenton MSA #7510	8%	2,830	227,017	459	43,787	4	135	3	13,095	3,296	284,034	7%
Tallahassee MSA #8240	1%	250	18,451	62	13,061	0	0	0	0	312	31,512	1%
West Palm Beach-Boca Raton MSA #8960	8%	2,962	288,342	455	60,247	1	500	2	4,182	3,420	353,271	7%
Non-MSA Assessment Areas	2%	475	48,615	50	4,781	0	0	1	1,945	526	55,341	1%

Table 2. Geographic Distribution of Home Purchase Loan Originations

NATIONSBANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Melbourne-Titusville-Palm Bay MSA	< 1%	< 1%	19%	17%	60%	65%	20%	17%	4	4.11	6.06	4.42	4.27	3.51	1,079	5%
Miami MSA	3%	3%	13%	11%	41%	35%	43%	52%	11	1.81	1.89	1.78	1.92	1.74	1,897	8%
Pensacola MSA	NA	NA	31%	20%	69%	80%	NA	NA	8	3.03	NA	1.39	3.97	NA	15	< 1%
Tampa-St. Petersburg-Clearwater MSA	1%	1%	22%	19%	48%	44%	30%	36%	2	4.95	11.07	6.19	4.92	4.44	5,735	25%
Calhoun	NA	NA	NA	NA	100%	100%	NA	NA	3	12.24	NA	NA	12.24	NA	10	< 1%

Highlands	NA	NA	6%	2%	94%	98%	NA	NA	5	4.46	NA	0.00	4.54	NA	47	< 1%
Northern Florida	NA	NA	14%	12%	76%	85%	10%	3%	7	2.22	NA	0.56	3.39	0.30	61	< 1%
Limited-Scope:																
Daytona Beach MSA	1%	< 1%	11%	6%	76%	78%	11%	15%	5	3.35	0.00	3.84	3.19	4.02	643	3%
Fort Lauderdale MSA	1%	1%	14%	12%	59%	55%	26%	32%	3	3.90	3.27	4.62	3.61	4.21	4,128	18%
Fort Myers-Cape Coral MSA	1%	< 1%	13%	12%	75%	74%	11%	14%	4	4.21	6.25	6.11	4.17	3.38	1,218	5%
Gainesville MSA	3%	1%	20%	22%	44%	40%	33%	37%	24	1.22	2.70	1.60	0.84	1.37	148	1%
Jacksonville MSA	4%	< 1%	15%	6%	51%	48%	30%	45%	17	1.62	1.08	0.99	1.61	1.77	749	3%
Lakeland-Winter Haven MSA	< 1%	< 1%	14%	5%	69%	77%	17%	18%	5	4.70	1.96	3.37	5.26	3.29	932	4%
Naples MSA	1%	< 1%	8%	6%	58%	51%	33%	43%	9	2.55	20.00	4.59	2.67	2.19	443	2%
Ocala MSA	1%	0%	4%	1%	79%	86%	16%	12%	10	3.10	0.00	2.22	3.26	2.33	260	1%

(*) Based on 1997 Aggregate HMDA Data only.

Table 2. Geographic Distribution of Home Purchase Loan Originations

NATIONSBANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Limited-Scope:																
Orlando MSA	1%	< 1%	13%	10%	57%	62%	29%	28%	13	2.12	1.72	3.01	2.07	2.02	1,670	7%
Punta Gorda MSA	NA	NA	7%	7%	85%	84%	8%	9%	4	4.57	NA	5.96	4.61	3.66	380	2%
Sarasota-Bradenton MSA	< 1%	< 1%	14%	9%	63%	62%	23%	28%	5	3.90	4.55	3.36	3.99	3.89	1,414	6%
Tallahassee MSA	3%	1%	13%	15%	42%	43%	42%	40%	25	0.89	1.12	1.63	0.83	0.77	104	< 1%
West Palm Beach-Boca Raton MSA	1%	< 1%	21%	19%	46%	44%	32%	36%	8	2.69	2.90	4.18	2.42	2.57	1,850	8%
Non-MSA Assessment Areas	NA	NA	8%	11%	55%	31%	37%	58%	7	4.35	NA	19.51	3.15	4.60	243	1%

(*) Based on 1997 Aggregate HMDA Data only.

Table 3. Geographic Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Melbourne-Titusville-Palm Bay MSA	< 1%	0%	19%	7%	60%	75%	20%	17%	16	1.44	0.00	0.00	1.66	1.47	69	2%
Miami MSA	3%	5%	13%	19%	41%	33%	43%	43%	9	2.46	1.91	3.13	2.21	2.54	397	14%
Pensacola MSA	NA	NA	31%	20%	69%	80%	NA	NA	5	6.06	NA	0.00	8.33	NA	5	< 1%
Tampa-St. Petersburg-Clearwater MSA	1%	1%	22%	20%	48%	43%	30%	36%	10	2.67	3.05	2.80	2.44	2.92	652	23%
Calhoun	NA	NA	NA	NA	100%	100%	NA	NA	1	50.00	NA	NA	50.00	NA	3	< 1%
Highlands	NA	NA	6%	0%	94%	100%	NA	NA	8	1.75	NA	0.00	1.83	NA	6	< 1%
Northern Florida	NA	NA	14%	0%	76%	100%	10%	0%	6	2.86	NA	0.00	4.05	0.00	10	< 1%

Limited-Scope:																
Daytona Beach MSA	1%	2%	11%	9%	76%	80%	11%	9%	10	1.87	7.69	2.36	1.77	1.83	54	2%
Fort Lauderdale MSA	1%	2%	14%	11%	59%	55%	26%	32%	5	4.24	2.67	3.27	4.16	5.10	492	18%
Fort Myers-Cape Coral MSA	1%	0%	13%	14%	75%	73%	11%	13%	9	4.72	0.00	3.79	4.61	6.98	149	5%
Gainesville MSA	3%	0%	20%	0%	44%	100%	33%	0%	20	0.55	0.00	0.00	0.99	0.00	3	< 1%
Jacksonville MSA	4%	0%	15%	7%	51%	43%	30%	50%	31	0.57	0.00	0.26	0.45	0.91	42	1%
Lakeland-Winter Haven MSA	< 1%	0%	14%	16%	69%	54%	17%	30%	11	1.89	0.00	2.72	1.35	3.56	82	3%
Naples MSA	1%	4%	8%	17%	58%	41%	33%	37%	12	2.11	12.50	4.35	1.17	3.68	46	2%
Ocala MSA	1%	0%	4%	88%	79%	12%	16%	0%	13	1.23	0.00	0.00	1.43	0.68	17	1%

(*) Based on 1997 Aggregate HMDA Data only.

Table 3. Geographic Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Limited-Scope:																
Orlando MSA	1%	0%	13%	11%	57%	56%	29%	33%	11	2.37	0.00	3.30	2.22	2.44	257	9%
Punta Gorda MSA	NA	NA	7%	0%	85%	94%	8%	6%	10	3.20	NA	0.00	2.88	12.50	48	2%
Sarasota-Bradenton MSA	< 1%	0%	14%	11%	63%	66%	23%	23%	6	4.52	0.00	3.10	4.62	5.15	209	7%
Tallahassee MSA	3%	0%	13%	6%	42%	31%	42%	63%	15	1.34	0.00	0.00	1.20	1.74	16	1%
West Palm Beach-Boca Raton MSA	1%	< 1%	21%	10%	46%	49%	32%	41%	9	2.92	0.00	1.63	2.89	3.81	212	8%
Non-MSA Assessment Areas	NA	NA	8%	36%	55%	27%	37%	36%	5	3.67	NA	46.15	1.52	2.22	22	1%

(*) Based on 1997 Aggregate HMDA Data only.

Table 4. Geographic Distribution of Refinance Loan Originations

NATIONS BANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank *	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Melbourne-Titusville-Palm Bay MSA	< 1%	1%	19%	14%	60%	61%	20%	24%	2	5.24	8.70	5.92	4.93	5.68	555	3%
Miami MSA	3%	4%	13%	16%	41%	44%	43%	36%	4	3.68	4.42	4.18	4.19	3.01	2,013	12%
Pensacola MSA	NA	NA	31%	15%	69%	85%	NA	NA	2	6.92	NA	5.71	7.37	NA	13	< 1%
Tampa-St. Petersburg-Clearwater MSA	1%	1%	22%	22%	48%	47%	30%	30%	2	6.09	7.03	7.12	6.26	5.24	4,170	26%
Calhoun	NA	NA	NA	NA	100%	100%	NA	NA	1	27.27	NA	NA	27.27	NA	11	< 1%
Highlands	NA	NA	6%	5%	94%	95%	NA	NA	2	7.31	NA	0.00	7.61	NA	43	< 1%
Northern Florida	NA	NA	14%	10%	76%	81%	10%	9%	2	11.24	NA	10.87	11.08	12.77	79	1%

Limited-Scope:																
Daytona Beach MSA	1%	< 1%	11%	6%	76%	83%	11%	10%	3	5.58	3.75	6.02	5.83	4.16	555	3%
Fort Lauderdale MSA	1%	1%	14%	17%	59%	52%	26%	30%	1	5.59	6.39	5.53	5.57	5.61	2,107	13%
Fort Myers-Cape Coral MSA	1%	< 1%	13%	12%	75%	76%	11%	12%	1	7.11	2.70	8.85	7.36	4.61	843	5%
Gainesville MSA	3%	3%	20%	28%	44%	28%	33%	41%	22	1.12	1.96	1.32	0.99	1.10	39	< 1%
Jacksonville MSA	4%	4%	15%	13%	51%	46%	30%	37%	16	1.68	1.64	1.43	1.74	1.74	280	2%
Lakeland-Winter Haven MSA	< 1%	0%	14%	12%	69%	67%	17%	21%	5	3.60	0.00	4.31	3.51	3.88	456	3%
Naples MSA	1%	1%	8%	13%	58%	58%	33%	28%	2	4.86	21.05	24.58	4.69	2.80	314	2%
Ocala MSA	1%	2%	4%	81%	79%	17%	16%	0%	4	5.66	0.00	4.29	5.57	6.75	204	1%

(*) Based on 1997 Aggregate HMDA Data only.

Table 4. Geographic Distribution of Refinance Loan Originations

NATIONSBANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1,1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Limited-Scope:																
Orlando MSA	1%	1%	13%	11%	57%	61%	29%	28%	2	5.33	2.20	4.38	5.71	5.08	1,692	10%
Punta Gorda MSA	NA	NA	7%	4%	85%	88%	8%	9%	2	8.32	NA	4.55	8.27	10.98	383	2%
Sarasota-Bradenton MSA	< 1%	< 1%	14%	10%	63%	64%	23%	26%	2	7.55	6.25	8.03	7.85	6.73	1,207	8%
Tallahassee MSA	3%	4%	13%	11%	42%	35%	42%	50%	6	3.39	1.72	1.97	3.38	3.74	130	1%
West Palm Beach-Boca Raton MSA	1%	1%	21%	15%	46%	43%	32%	40%	3	3.30	1.15	3.18	3.37	3.31	899	6%
Non-MSA Assessment Areas	NA	NA	8%	11%	55%	29%	37%	60%	3	6.42	NA	23.68	3.34	8.90	210	1%

(*) Based on 1997 Aggregate HMDA Data only.

Table 5. Geographic Distribution of Small Business Loan Originations

NATIONSBANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans	
	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Melbourne-Titusville-Palm Bay MSA	1%	1%	34%	37%	49%	37%	16%	25%	10	2.69	4.00	3.47	1.71	4.21	134	2%
Miami MSA	11%	10%	20%	27%	31%	24%	38%	39%	13	1.91	2.03	2.66	1.77	1.64	870	14%
Pensacola MSA	NA	NA	2%	0%	98%	0%	NA	NA	19	0.36	NA	0.00	0.48	NA	0	0%
Tampa-St. Petersburg-Clearwater MSA	1%	1%	24%	22%	45%	41%	30%	36%	9	4.21	2.72	3.78	4.04	4.79	1,229	19%
Calhoun	NA	NA	NA	NA	100%	100%	NA	NA	5	7.02	NA	NA	7.02	NA	5	< 1%
Highlands	NA	NA	4%	0%	96%	100%	NA	NA	9	1.76	NA	0.00	1.85	NA	13	< 1%
Northern Florida	NA	NA	14%	29%	58%	67%	28%	4%	6	4.72	NA	2.63	5.72	2.25	45	1%

Limited-Scope:																
Daytona Beach MSA	3%	2%	20%	11%	67%	80%	10%	7%	11	1.57	0.72	1.1 3	1.86	0.8 8	98	2%
Fort Lauderdale MSA	6%	7%	18%	16%	51%	48%	25%	29%	7	4.55	5.87	5.4 2	4.20	4.4 3	1,14 8	18%
Fort Myers, Cape Coral MSA	1%	1%	12%	11%	74%	69%	13%	19%	6	5.83	13.3 3	5.6 9	5.62	6.6 8	385	6%
Gainesville MSA	7%	0%	36%	50%	32%	12%	25%	38%	13	0.30	0.00	0.7 0	0.00	0.2 6	16	< 1 %
Jacksonville MSA	8%	6%	26%	23%	42%	33%	24%	38%	13	0.78	0.68	1.1 9	0.30	1.1 8	105	2%
Lakeland, Winter Haven MSA	2%	1%	22%	20%	62%	48%	14%	31%	8	3.91	0.00	5.6 9	2.91	6.2 5	283	4%
Naples MSA	3%	1%	4%	3%	63%	70%	30%	26%	10	2.95	3.57	3.2 3	3.02	2.8 2	198	3%
Ocala MSA	1%	0%	6%	13%	77%	70%	16%	17%	11	0.68	0.00	0.5 2	0.65	0.9 0	23	< 1 %

(*) Based on 1997 Aggregate Small Business Data only.

Table 5. Geographic Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans	
	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Limited-Scope:																
Orlando MSA	4%	2%	17%	15%	55%	53%	24%	30%	8	3.68	3.40	2.96	3.57	4.46	776	12%
Punta Gorda MSA	NA	NA	8%	5%	86%	90%	6%	5%	6	4.24	NA	2.74	4.35	4.44	80	1%
Sarasota-Bradenton MSA	1%	1%	22%	23%	55%	54%	22%	22%	7	5.19	14.29	5.80	5.09	4.79	459	7%
Tallahassee MSA	5%	3%	20%	21%	42%	44%	33%	32%	11	0.95	0.74	1.07	0.89	0.97	62	1%
West Palm Beach-Boca Raton MSA	3%	2%	19%	11%	45%	36%	33%	51%	9	2.55	0.67	1.97	2.18	3.25	455	7%
Non-MSA Assessment Areas	NA	NA	4%	6%	53%	36%	43%	58%	12	1.63	NA	7.14	1.17	2.14	50	1%

(*) Based on 1997 Aggregate Small Business Data only.

Table 6. Geographic Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Melbourne-Titusville-Palm Bay MSA	< 1%	0%	22%	0%	62%	0%	16%	0%	0	0.00	0.00	0.00	0.00	0.00	0	0%
Miami MSA	4%	100%	14%	0%	35%	0%	47%	0%	0	0.00	0.00	0.00	0.00	0.00	1	2%
Pensacola MSA	NA	NA	0%	25%	100%	75%	NA	NA	1	33.33	NA	0.00	33.33	NA	4	7%
Tampa-St. Petersburg-Clearwater MSA	1%	0%	24%	40%	48%	20%	27%	40%	5	3.17	0.00	6.67	0.00	6.67	5	9%
Calhoun	NA	NA	NA	NA	100%	0%	NA	NA	0	0.00	NA	NA	0.00	NA	0	0%
Highlands	NA	NA	6%	0%	94%	0%	NA	NA	0	0.00	NA	0.00	0.00	NA	0	0%
Northern Florida	NA	NA	19%	29%	69%	71%	12%	0%	1	45.45	NA	100.00	40.00	0.00	17	30%
Limited-Scope:																

Daytona Beach MSA	< 1%	0%	10%	0%	74%	100%	16%	0%	3	5.48	0.0	0.00	5.71	0.0	6	11%
Fort Lauderdale MSA	4%	0%	17%	67%	53%	33%	26%	0%	1	50.0	0.0	50.0	50.0	0.0	3	5%
Fort Myers-Cape Coral MSA	1%	0%	14%	33%	75%	33%	10%	34%	0	0.00	0.0	0.00	0.00	0.0	3	5%
Gainesville MSA	3%	0%	14%	0%	59%	100%	24%	0%	2	7.69	0.0	0.00	20.0	0.0	1	2%
Jacksonville MSA	1%	0%	16%	0%	48%	0%	35%	0%	0	0.00	0.0	0.00	0.00	0.0	0	0%
Lakeland-Winter Haven MSA	1%	0%	14%	0%	70%	100%	15%	0%	2	0.88	0.0	0.00	1.30	0.0	5	9%
Naples MSA	2%	0%	13%	0%	65%	0%	20%	100%	0	0.00	0.0	0.00	0.00	0.0	1	2%
Ocala MSA	< 1%	0%	5%	0%	76%	100%	19%	0%	4	0.40	0.0	0.00	0.47	0.0	2	4%

(*) Based on 1997 Aggregate Small Farm Data only.

Table 6. Geographic Distribution of Small Farm Loan Originations

NATIONSBANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa II Market Rank *	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overa II	Low	Mod	Mid	Upp	#	% of Total
Limited-Scope:																
Orlando MSA	1%	0%	18%	33%	56%	33%	25%	34%	3	8.00	0.00	0.00	8.33	20.00	3	5%
Punta Gorda MSA	NA	NA	4%	0%	92%	0%	4%	0%	0	0.00	NA	0.00	0.00	0.00	0	0%
Sarasota-Bradenton MSA	< 1%	0%	11%	0%	64%	50%	25%	50%	2	11.11	0.00	0.00	12.50	0.00	4	7%
Tallahassee MSA	2%	0%	11%	0%	40%	0%	47%	0%	0	0.00	0.00	0.00	0.00	0.00	0	0%
West Palm Beach-Boca Raton MSA	3%	0%	15%	0%	54%	0%	28%	100%	3	10.00	0.00	50.00	0.00	0.00	1	2%
Non-MSA Assessment Areas	NA	NA	9%	0%	50%	0%	41%	0%	0	0.00	NA	0.00	0.00	0.00	0	0%

(*) Based on 1997 Aggregate Small Farm Data only.

Table 7. Borrower Distribution of Home Purchase Loan Originations

NATIONS BANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Purchase Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Melbourne-Titusville-Palm Bay MSA	18%	7%	20%	18%	24%	26%	38%	49%	4	4.11	1.81	1.99	2.89	3.96	1,079	5%
Miami MSA	23%	6%	16%	17%	19%	20%	41%	58%	11	1.81	3.83	2.15	1.50	2.34	1,897	8%
Pensacola MSA	25%	0%	24%	14%	20%	29%	31%	57%	8	3.03	0.00	1.96	1.72	7.84	15	< 1%
Tampa-St. Petersburg-Clearwater MSA	18%	9%	20%	25%	23%	23%	39%	43%	2	4.95	5.70	5.95	4.86	5.55	5,735	25%
Calhoun	23%	0%	25%	0%	23%	50%	29%	50%	3	12.24	0.00	0.00	25.00	18.75	10	< 1%
Highlands	19%	7%	20%	9%	26%	9%	34%	75%	5	4.46	4.76	3.95	1.94	7.46	47	< 1%
Northern Florida	22%	4%	19%	14%	21%	25%	37%	57%	7	2.22	0.84	1.79	2.76	3.32	61	< 1%

Limited-Scope:																
Daytona Beach MSA	17%	7%	20%	20%	24%	26%	38%	47%	5	3.35	3.98	2.75	2.68	3.30	643	3%
Fort Lauderdale MSA	20%	11%	18%	27%	22%	21%	40%	42%	3	3.90	7.69	5.47	3.48	4.47	4,128	18%
Fort Myers-Cape Coral MSA	16%	6%	20%	14%	25%	21%	38%	59%	4	4.21	4.14	3.74	4.25	4.63	1,218	5%
Gainesville MSA	23%	4%	16%	16%	18%	16%	43%	64%	24	1.22	0.48	0.65	0.56	1.07	148	1%
Jacksonville MSA	20%	4%	18%	8%	23%	22%	38%	66%	17	1.62	0.48	0.40	1.02	1.69	749	3%
Lakeland-Winter Haven MSA	18%	5%	19%	19%	24%	26%	38%	50%	5	4.70	5.51	5.55	4.90	5.50	932	4%

(*) As a percentage of loans with borrower income information available. No information was available for 12% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 7. Borrower Distribution of Home Purchase Loan Originations

NATIONS BANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Purchase Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Limited-Scope:																
Naples MSA	18%	5%	20%	12%	23%	20%	39%	63%	9	2.55	2.52	2.05	2.81	2.92	443	2%
Ocala MSA	17%	5%	19%	17%	25%	31%	40%	47%	10	3.10	3.64	3.21	2.71	3.46	260	1%
Orlando MSA	17%	8%	19%	22%	24%	24%	40%	46%	13	2.12	2.59	1.93	1.91	2.64	1,670	7%
Punta Gorda MSA	14%	7%	21%	17%	26%	21%	38%	55%	4	4.57	9.29	4.20	2.96	6.30	380	2%
Sarasota-Bradenton MSA	16%	6%	21%	19%	25%	25%	39%	50%	5	3.90	4.25	4.23	3.87	4.59	1,414	6%
Tallahassee MSA	18%	8%	16%	12%	22%	20%	44%	60%	7	4.35	0.45	0.48	0.86	1.24	104	< 1%
West Palm Beach-Boca Raton MSA	18%	8%	19%	21%	23%	24%	40%	47%	8	2.69	2.94	3.22	2.79	3.04	1,850	8%
Non-MSA Assessment Areas	15%	3%	18%	8%	21%	13%	46%	77%	25	0.89	5.17	4.22	5.54	5.51	243	1%

(*) As a percentage of loans with borrower income information available. No information was available for 12% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 8. Borrower Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: FLORIDA Evaluation Period: JANUARY 31, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Melbourne-Titusville-Palm Bay MSA	18%	22%	20%	19%	24%	22%	38%	38%	16	1.44	3.53	0.97	0.84	1.63	69	2%
Miami MSA	23%	12%	16%	15%	19%	21%	41%	52%	9	2.46	3.52	3.10	1.45	2.74	397	14%
Pensacola MSA	25%	0%	24%	0%	20%	40%	31%	60%	5	6.06	0.00	0.00	8.33	10.00	5	< 1%
Tampa-St. Petersburg-Clearwater MSA	18%	19%	20%	20%	23%	22%	39%	40%	10	2.67	3.54	3.28	2.30	2.57	652	23%
Calhoun	23%	0%	25%	0%	23%	33%	29%	67%	1	50.00	0.00	0.00	0.00	50.00	3	< 1%
Highlands	19%	17%	20%	50%	26%	17%	34%	17%	8	1.75	0.00	4.76	0.00	2.00	6	< 1%
Northern Florida	22%	30%	19%	20%	21%	0%	37%	50%	6	2.86	12.50	6.25	0.00	2.00	10	< 1%
Limited Scope:																
Daytona Beach MSA	17%	11%	20%	11%	24%	39%	38%	39%	10	1.87	1.53	1.19	3.05	1.51	54	2%
Fort Lauderdale MSA	20%	8%	18%	16%	22%	20%	40%	57%	5	4.24	3.88	3.77	3.70	5.19	492	18%

Fort Myers-Cape Coral MSA	16%	17%	20%	17%	25%	25%	38%	41%	9	4.72	12.9 0	3.20	3.54	4.85	149	5%
Gainesville MSA	23%	0%	16%	33%	18%	0%	43%	67%	20	0.55	0.00	0.00	0.00	1.10	3	< 1 %
Jacksonville MSA	20%	12%	18%	19%	23%	17%	38%	52%	31	0.57	0.82	0.35	0.56	0.68	42	1%
Lakeland-Winter Haven MSA	18%	12%	19%	23%	24%	21%	38%	44%	11	1.89	2.30	2.42	1.10	2.15	82	3%

(*) As a percentage of loans with borrower income information available. No information was available for < 1% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 8. Borrower Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank **	Market Share by Borrower Income**					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Limited-Scope:																
Naples MSA	18%	13%	20%	26%	23%	15%	39%	46%	12	2.11	3.03	1.82	0.61	3.40	46	2%
Ocala MSA	17%	23%	19%	6%	25%	18%	40%	53%	13	1.23	0.00	0.74	1.11	1.74	17	1%
Orlando MSA	17%	9%	19%	16%	24%	20%	40%	55%	11	2.37	3.19	2.91	2.05	2.49	257	9%
Punta Gorda MSA	14%	6%	21%	19%	26%	19%	38%	55%	10	3.20	2.04	3.48	2.21	4.28	48	2%
Sarasota-Bradenton MSA	16%	13%	21%	20%	25%	30%	39%	37%	6	4.52	6.19	5.69	5.26	3.32	209	7%
Tallahassee MSA	18%	0%	16%	37%	22%	19%	44%	44%	15	1.34	0.00	3.42	0.62	1.10	16	1%
West Palm Beach-Boca Raton MSA	18%	6%	19%	14%	23%	25%	40%	55%	9	2.92	0.72	2.26	2.59	4.18	212	8%
Non-MSA Assessment Areas	15%	14%	18%	9%	21%	27%	46%	50%	5	3.67	10.34	0.00	3.28	4.00	22	1%

(*) As a percentage of loans with borrower income information available. No information was available for < 1% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9. Borrower Distribution of Refinance Loan Originations

NATIONSBANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Mortgage Refinance Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Melbourne-Titusville-Palm Bay MSA	18%	12%	20%	23%	24%	28%	38%	37%	2	5.24	5.46	5.94	6.37	6.36	555	3%
Miami MSA	23%	8%	16%	18%	19%	26%	41%	48%	4	3.68	6.10	4.62	3.94	4.14	2,013	12%
Pensacola MSA	25%	8%	24%	23%	20%	8%	31%	61%	2	6.92	0.00	6.06	3.03	16.67	13	< 1%
Tampa-St. Petersburg-Clearwater MSA	18%	13%	20%	22%	23%	24%	39%	41%	2	6.09	7.73	7.39	6.65	7.12	4,170	26%
Calhoun	23%	0%	25%	27%	23%	36%	29%	36%	1	27.27	0.00	42.86	33.33	27.27	11	< 1%
Highlands	19%	2%	20%	32%	26%	17%	34%	49%	2	7.31	3.85	8.47	7.25	8.57	43	< 1%
Northern Florida	22%	5%	19%	15%	21%	15%	37%	64%	2	11.24	6.45	15.38	10.23	13.99	79	1%

Limited-Scope:																
Daytona Beach MSA	17%	9%	20%	22%	24%	29%	38%	40%	3	5.58	7.6 3	8.00	6.75	6.00	555	3%
Fort Lauderdale MSA	20%	10%	18%	22%	22%	24%	40%	44%	1	5.59	8.5 3	6.66	6.74	6.83	2,10 7	13%
Fort Myers-Cape Coral MSA	16%	9%	20%	19%	25%	31%	38%	41%	1	7.11	9.5 0	8.04	9.74	7.66	843	5%
Gainesville MSA	23%	0%	16%	10%	18%	19%	43%	71%	22	1.12	0.0 0	0.93	0.83	1.84	39	< 1 %
Jacksonville MSA	20%	14%	18%	21%	23%	23%	38%	42%	16	1.68	1.6 0	1.50	1.57	1.99	280	2%
Lakeland-Winter Haven MSA	18%	9%	19%	19%	24%	26%	38%	46%	5	3.60	4.8 9	4.35	3.68	4.56	456	3%
Naples MSA	18%	10%	20%	22%	23%	24%	39%	44%	2	4.86	8.1 4	6.78	5.23	5.21	314	2%

(*) As a percentage of loans with borrower income information available. No information was available for 4% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9. Borrower Distribution of Refinance Loan Originations

NATIONSBANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank **	Market Share by Borrower Income**					Total Home Mortgage Refinance Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Limited-Scope:																
Ocala MSA	17%	11%	19%	20%	25%	25%	40%	44%	4	5.66	8.09	5.60	5.36	8.23	204	1%
Orlando MSA	17%	8%	19%	20%	24%	26%	40%	46%	2	5.33	5.66	6.22	6.47	7.15	1,692	10%
Punta Gorda MSA	14%	6%	21%	21%	26%	24%	38%	49%	2	8.32	7.98	10.40	8.51	11.46	383	2%
Sarasota-Bradenton MSA	16%	10%	21%	20%	25%	28%	39%	42%	2	7.55	12.32	9.01	9.27	8.57	1,207	8%
Tallahassee MSA	18%	6%	16%	13%	22%	25%	44%	56%	6	3.39	4.76	3.42	4.05	4.76	130	1%
West Palm Beach-Boca Raton MSA	18%	8%	19%	21%	23%	25%	40%	47%	3	3.30	2.77	4.65	3.78	3.90	899	6%
Non-MSA Assessment Areas	15%	4%	18%	7%	21%	17%	46%	72%	3	6.42	4.08	4.31	7.29	8.57	210	1%

(*) As a percentage of loans with borrower income information available. No information was available for 4% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 10. Borrower Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 1, 1997											
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans		
	% of Businesses*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Melbourne-Titusville-Palm Bay MSA	94%	85%	49%	85%	7%	8%	2.69	3.46	134	2%	74
Miami MSA	87%	71%	44%	78%	12%	10%	1.91	2.44	870	14%	102
Pensacola MSA	95%	0%	64%	0%	0%	0%	0.36	0.38	0	0%	0

Tampa-St. Petersburg-Clearwater MSA	90%	73%	46%	81%	10%	9%	4.21	6.20	1,229	19%	97
Calhoun	91%	100%	66%	100%	0%	0%	7.02	10.26	5	0%	26
Highlands	95%	75%	51%	62%	15%	23%	1.76	2.59	13	0%	174
Northern Florida	93%	73%	64%	87%	9%	4%	4.72	4.41	45	1%	60
Limited Scope:											
Daytona Beach MSA	93%	83%	56%	84%	10%	6%	1.57	2.11	98	2%	73
Fort Lauderdale MSA	90%	73%	48%	79%	12%	9%	4.55	6.16	1,148	18%	94
Fort Myers-Cape Coral MSA	91%	74%	44%	79%	10%	11%	5.83	8.11	385	6%	97
Gainesville MSA	91%	92%	53%	74%	13%	13%	0.30	0.42	16	0%	139
Jacksonville MSA	88%	80%	40%	71%	18%	11%	0.78	1.26	105	2%	115

(*) As a percentage of businesses with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 20% of loans originated by NationsBank.

(***) The market consists of all other Small Business reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Business Data only.

(****) Based on 1997 Aggregate Small Business Data only.

Table 10. Borrower Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
	Businesses with Revenues of \$1 million or less	Loans by Original Amount Regardless of Business Size	Market Share****	Total Small Business Loans

MSA/Assessment Area:

	% of Businesses*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Limited-Scope:											
Lakeland-Winter Haven MSA	90%	70%	45%	73%	18%	9%	3.91	4.34	283	4%	102
Naples MSA	91%	65%	56%	81%	8%	11%	2.95	2.98	198	3%	103
Ocala MSA	92%	72%	51%	96%	0%	4%	0.68	1.00	23	0%	52
Orlando MSA	90%	74%	47%	83%	10%	7%	3.68	5.03	776	12%	81
Punta Gorda MSA	94%	74%	42%	84%	8%	8%	4.24	5.70	80	1%	89
Sarasota-Bradenton MSA	91%	79%	46%	79%	11%	10%	5.19	7.70	459	7%	95
Tallahassee MSA	88%	69%	55%	50%	26%	24%	0.95	1.13	62	1%	211
West Palm Beach-Boca Raton MSA	91%	80%	52%	72%	13%	15%	2.55	3.33	455	7%	132
Non-MSA Assessment Areas	94%	90%	54%	80%	8%	12%	1.63	2.23	50	1%	96

- (*) As a percentage of businesses with known revenues.
- (**) As a percentage of loans with revenue information available. No information was available for 20% of loans originated by NationsBank.
- (***) The market consists of all other Small Business reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Business Data only.
- (****) Based on 1997 Aggregate Small Business Data only.

Table 11. Borrower Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Farms with Revenues of \$1,000,000 or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans		
	% of Farms*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Melbourne-Titusville-Palm Bay MSA	99%	0%	100%	0%	0%	0%	0.00	0.00	0	0%	0
Miami MSA	93%	100%	89%	100%	0%	0%	0.00	0.00	1	2%	100
Pensacola MSA	97%	100%	75%	75%	0%	25%	23.33	40.00	4	7%	115
Tampa-St. Petersburg-Clearwater MSA	96%	100%	81%	100%	0%	0%	3.17	3.70	5	9%	8
Calhoun	89%	0%	100%	0%	0%	0%	0.00	0.00	0	0%	0
Highlands	92%	0%	90%	0%	0%	0%	0.00	0.00	0	0%	0
Northern Florida	95%	100%	83%	100%	0%	0%	45.45	50.00	17	30%	7
Limited Scope:											
Daytona Beach MSA	96%	100%	77%	100%	0%	0%	5.48	7.02	6	11%	29
Fort Lauderdale MSA	98%	33%	100%	33%	0%	67%	50.00	33.33	3	5%	172

Fort Myers-Cape Coral MSA	97%	67%	100%	33%	33%	33%	0.00	0.00	3	5%	144
Gainesville MSA	95%	100%	83%	100%	0%	0%	7.69	9.09	1	2%	25

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 13% of loans originated by NationsBank.

(***) The market consists of all other Small Farm reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 11. Borrower Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Farms with Revenues of \$1,000,000 or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans		
	% of Farms*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Limited-Scope:											
Jacksonville MSA	96%	0%	71%	0%	0%	0%	0.00	0.00	0	0%	0
Lakeland-Winter Haven MSA	90%	60%	84%	40%	20%	40%	0.88	0.00	5	9%	207
Naples MSA	93%	100%	88%	100%	0%	0%	0.00	0.00	1	2%	68
Ocala MSA	96%	50%	85%	50%	50%	0%	0.40	0.00	2	4%	78
Orlando MSA	96%	100%	57%	100%	0%	0%	8.00	7.14	3	5%	24
Punta Gorda MSA	98%	0%	0%	0%	0%	0%	0.00	0.00	0	0%	0
Sarasota-Bradenton MSA	93%	50%	50%	75%	25%	0%	11.11	0.00	4	7%	34
Tallahassee MSA	100%	0%	67%	0%	0%	0%	0.00	0.00	0	0%	0
West Palm Beach-Boca Raton MSA	95%	100%	56%	0%	0%	100%	10.00	0.00	1	2%	500
Non-MSA Assessment Areas	98%	0%	100%	0%	0%	0%	0.00	0.00	0	0%	0

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 13% of loans originated by NationsBank.

(***) The market consists of all other Small Farm reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 12. Qualified Investments

NATIONS BANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
MSA/Assessment Areas:	Current Period Investments		Total Investments (Outstandings)	
	#	\$(000's)	#	\$(000's)
Full-Scope:				
Melbourne-Titusville-Palm Bay MSA	6	1,060	1	1,023
Miami MSA	26	4,090	5	7,833
Pensacola MSA	1	1	0	0
Tampa-St. Petersburg-Clearwater MSA	41	617	0	0
Calhoun	0	0	0	0
Highlands	2	1	0	0
Northern Florida	5	5	0	0
Limited-Scope:				
Daytona Beach MSA	11	28	0	0
Fort Lauderdale MSA	42	819	1	208
Fort Myers-Cape Coral MSA	12	128	0	0
Gainesville MSA	7	6	0	0

Jacksonville MSA	18	614	2	687
Lakeland-Winter Haven MSA	13	27	0	0
Naples MSA	6	25	1	1,546
Ocala MSA	5	15	0	0

Table 12. Qualified Investments

NATIONS BANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
MSA/Assessment Areas:	Current Period Investments		Total Investments (Outstandings)	
	#	\$(000's)	#	\$(000's)
Limited-Scope:				
Orlando MSA	18	2,484	2	2,364
Punta Gorda MSA	5	16	0	0
Sarasota-Bradenton MSA	20	146	1	124
Tallahassee MSA	16	43	0	0
West Palm Beach-Boca Raton MSA	25	2,573	2	2,462
Non-MSA Assessment Areas	9	1,822	1	1,808
Statewide	2	24	1	25

Table 13. Distribution of Branch and ATM Delivery System

NATIONSBANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																	
MSA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total STATE Deposits	# of STATE Branches	% of Total STATE Branches	Location of Branches by Income of Geographies				# of STATE ATMs	% of Total STATE ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope:																	
Melbourne-Titusville-Palm Bay MSA	2%	15	3%	0%	20%	53%	27%	21	3%	5%	14%	57%	24%	1%	22%	59%	18%
Miami MSA	20%	52	13%	10%	10%	40%	40%	99	13%	8%	13%	30%	49%	9%	19%	40%	32%
Pensacola MSA	< 1%	1	< 1%	NA	0%	100%	NA	0	0%	NA	0%	0%	NA	NA	29%	71%	NA
Tampa-St. Petersburg-Clearwater MSA	22%	94	21%	0%	24%	42%	34%	189	24%	1%	19%	45%	35%	2%	23%	47%	28%
Calhoun	< 1%	1	< 1%	NA	NA	100%	NA	0	0%	NA	NA	0%	NA	NA	NA	100%	NA

Highlands	< 1%	1	< 1%	NA	0%	100%	NA	4	1%	NA	0%	100%	NA	NA	8%	92%	NA
Northern Florida	1%	3	1%	NA	34%	33%	33%	3	0%	NA	33%	34%	33%	NA	14%	75%	11%
Limited-Scope:																	
Daytona Beach MSA	3%	13	3%	0%	15%	70%	15%	17	2%	0%	6%	76%	18%	3%	13%	73%	11%
Ft Lauderdale MSA	17%	54	12%	2%	9%	50%	39%	100	13%	4%	10%	52%	34%	3%	19%	55%	23%
Fort Myers-Cape Coral MSA	5%	26	6%	4%	8%	76%	12%	42	5%	0%	17%	67%	16%	1%	15%	74%	10%
Gainesville MSA	< 1%	3	1%	0%	33%	33%	34%	9	1%	11%	45%	11%	33%	12%	29%	33%	26%
Jacksonville MSA	1%	16	4%	6%	0%	63%	31%	38	5%	0%	18%	58%	24%	6%	19%	49%	26%
Lakeland-Winter Haven MSA	1%	7	2%	0%	29%	29%	42%	12	2%	0%	17%	66%	17%	1%	17%	68%	14%
Naples MSA	2%	11	3%	0%	10%	45%	45%	21	3%	0%	10%	57%	33%	5%	11%	59%	25%

Table 13. Distribution of Branch and ATM Delivery System

NATIONSBANK, N.A. State: FLORIDA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																	
MSA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total STATE Deposits	# of STATE Branches	% of Total STATE Branches	Location of Branches by Income of Geographies				# of STATE ATMs	% of Total STATE ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Limited-Scope:																	

Ocala MSA	1%	6	1%	0%	0%	100%	0%	6	1%	0%	0%	100%	0%	2%	6%	75%	17%
Orlando MSA	5%	48	11%	2%	8%	63%	27%	86	11%	1%	10%	67%	22%	2%	15%	58%	25%
Punta Gorda MSA	1%	8	2%	NA	0%	88%	12%	16	2%	NA	0%	94%	6%	NA	7%	87%	6%
Sarasota-Bradenton MSA	8%	32	7%	0%	16%	66%	18%	47	6%	0%	11%	66%	23%	1%	18%	60%	21%
Tallahassee MSA	1%	4	1%	0%	0%	75%	25%	8	1%	13%	13%	62%	12%	7%	20%	39%	34%
West Palm Beach-Boca Raton MSA	8%	30	7%	0%	10%	43%	47%	47	6%	0%	13%	43%	44%	3%	21%	47%	29%
Non-MSA Assessment Areas	2%	7	2%	NA	29%	29%	42%	9	1%	NA	11%	33%	56%	NA	8%	54%	38%

Table 1. Lending Volume

NATIONS BANK, N.A. State: GEORGIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997												
MSA/Assessment Area:	% of Total Bank Deposits in AA	Residential		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope:												
Atlanta MSA #0520	79%	11,180	1,106,688	4,302	424,098	27	1,131	6	10,500	15,515	1,542,417	66%
Macon MSA #4680	4%	915	51,805	268	20,292	3	237	3	3,433	1,189	75,767	5%
Savannah MSA #7520	5%	1,595	119,666	620	57,903	13	240	4	51	2,232	177,860	9%
Hart	1%	103	4,658	18	455	8	74	0	0	129	5,187	1%
Southeast Georgia	1%	284	9,124	57	3,781	5	93	0	0	346	12,998	1%
Southwest Georgia	1%	515	27,095	238	24,878	20	596	0	0	773	52,569	3%
Limited-Scope:												
Albany MSA #0120	1%	471	24,876	131	11,454	2	10	0	0	604	36,340	3%
Athens MSA #0500	2%	377	26,714	136	15,649	2	169	1	20	516	42,552	2%
Non-MSA Assessment Areas	6%	1,740	110,418	524	59,933	23	1,196	0	0	2,287	171,547	10%

Table 2. Geographic Distribution of Home Purchase Loan Originations

NATIONS BANK, N.A. State: GEORGIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Atlanta MSA	3%	1%	15%	9%	44%	47%	38%	43%	7	2.74	2.48	2.70	2.54	2.97	5,964	69%
Macon MSA	6%	2%	13%	6%	47%	48%	33%	44%	11	2.62	0.68	1.96	2.75	2.73	419	5%
Savannah MSA	3%	2%	16%	7%	47%	41%	34%	50%	1	6.65	4.35	5.75	6.12	7.44	759	9%
Hart	NA	NA	NA	NA	100%	100%	NA	NA	4	9.92	NA	NA	9.92	NA	26	1%
Southeast Georgia	4%	1%	27%	18%	58%	70%	11%	11%	4	4.71	0.00	4.81	4.74	4.76	79	1%
Southwest Georgia	NA	NA	21%	12%	66%	73%	13%	15%	3	9.75	NA	9.32	11.15	5.62	213	2%
Limited-Scope:																
Albany MSA	13%	5%	20%	19%	34%	33%	34%	43%	3	7.22	8.70	9.30	8.04	5.79	227	3%

Athens MSA	3%	7%	12%	8%	34%	32%	51%	54%	7	4.15	8.7 7	3.24	3.83	4.27	205	2%
Non-MSA Assessment Areas	1%	< 1%	4%	3%	41%	39%	54%	58%	2	5.16	3.8 5	3.40	5.07	5.30	701	8%

(*) Based on 1997 Aggregate HMDA Data only.

Table 3. Geographic Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: GEORGIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Atlanta MSA	3%	4%	15%	21%	44%	47%	38%	28%	4	4.92	4.45	6.32	4.88	4.15	1,169	54%
Macon MSA	6%	10%	13%	12%	47%	49%	33%	29%	3	10.45	23.26	6.94	10.70	8.47	174	8%
Savannah MSA	3%	3%	16%	20%	47%	54%	34%	23%	2	13.28	27.27	13.33	14.38	10.23	226	11%
Hart	NA	NA	NA	NA	100%	100%	NA	NA	1	52.63	NA	NA	52.63	NA	21	1%
Southeast Georgia	4%	3%	27%	22%	58%	62%	11%	13%	1	31.71	100	35.29	27.78	40.00	71	3%
Southwest Georgia	NA	NA	21%	26%	66%	66%	13%	8%	1	36.11	NA	43.75	34.04	33.33	73	3%
Limited-Scope:																

Albany MSA	13%	16%	20%	19%	34%	29%	34%	36%	5	5.74	10.2 0	4.95	5.63	5.00	58	3%
Athens MSA	3%	3%	12%	18%	34%	37%	51%	42%	6	5.98	0.00	7.41	8.57	3.45	38	2%
Non-MSA Assessment Areas	1%	1%	4%	10%	41%	56%	54%	33%	1	19.11	25.0 0	42.8 6	25.9 7	11.0 8	331	15%

(*) Based on 1997 Aggregate HMDA Data only.

Table 4. Geographic Distribution of Refinance Loan Originations

NATIONSBANK, N.A. State: GEORGIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank *	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Atlanta MSA	3%	3%	15%	15%	44%	45%	38%	37%	1	3.99	4.96	4.79	3.96	3.69	4,041	63%
Macon MSA	6%	6%	13%	11%	47%	50%	33%	33%	4	4.03	5.39	5.08	4.44	3.05	322	5%
Savannah MSA	3%	2%	16%	10%	47%	53%	34%	35%	1	8.73	3.45	6.61	10.92	7.49	610	9%
Hart	NA	NA	NA	NA	100%	100%	NA	NA	1	26.14	NA	NA	26.14	NA	56	1%
Southeast Georgia	4%	0%	27%	20%	58%	72%	11%	8%	1	26.90	0.00	22.95	30.69	16.22	134	2%
Southwest Georgia	NA	NA	21%	19%	66%	68%	13%	13%	1	23.26	NA	17.17	27.66	15.19	228	4%
Limited-Scope:																

Albany MSA	13%	9%	20%	20%	34%	37%	34%	34%	2	11.30	12.90	11.63	13.77	8.92	185	3%
Athens MSA	3%	1%	12%	11%	34%	34%	51%	54%	7	3.21	0.00	3.81	2.11	4.07	134	2%
Non-MSA Assessment Areas	1%	1%	4%	5%	41%	45%	54%	49%	1	9.51	20.00	15.32	12.31	7.67	707	11%

(*) Based on 1997 Aggregate HMDA Data only.

Table 5. Geographic Distribution of Small Business Loan Originations

NATIONSBANK, N.A. State: GEORGIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share*					Total Small Business Loans	
	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Atlanta MSA	5%	4%	16%	15%	42%	41%	37%	40%	5	8.13	11.43	8.11	7.63	8.38	4,302	68%
Macon MSA	19%	10%	16%	13%	40%	43%	25%	34%	7	5.66	3.65	4.38	6.84	6.12	268	4%
Savannah MSA	8%	7%	15%	9%	44%	50%	33%	34%	3	10.13	8.61	7.61	14.53	7.98	620	10%
Hart	NA	NA	NA	NA	100%	100%	NA	NA	3	12.79	NA	NA	12.79	NA	18	< 1%
Southeast Georgia	9%	4%	33%	23%	50%	65%	8%	9%	6	4.59	3.85	6.96	4.62	2.42	57	1%
Southwest Georgia	NA	NA	26%	24%	64%	66%	10%	10%	5	8.68	NA	5.63	10.03	8.52	238	4%
Limited-Scope:																

Albany MSA	21%	13%	18%	11%	45%	56%	16%	20%	6	2.52	1.95	2.88	2.45	2.76	131	2%
Athens MSA	20%	25%	11%	15%	30%	20%	39%	40%	5	4.80	9.36	3.43	3.42	4.74	136	2%
Non-MSA Assessment Areas	4%	4%	9%	10%	46%	42%	41%	44%	7	6.13	8.33	7.53	5.57	6.28	524	8%

(*) Based on 1997 Aggregate Small Business Data only.

Table 6. Geographic Distribution of Small Farm Loan Originations

NATIONSBANK, N.A. State: GEORGIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share*					Total Small Farm Loans	
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																

Atlanta MSA	2%	4%	12%	7%	45%	52%	40%	37%	5	6.29	0.0	1.41	10.5	22.2	27	26%
										0			3	2		
Macon MSA	9%	0%	16%	67%	46%	0%	29%	33%	5	3.13	0.0	0.00	0.00	5.88	3	3%
										0						
Savannah MSA	2%	0%	11%	0%	45%	92%	42%	8%	0	33.3	0.0	0.00	50.0	0.00	13	13%
										3	0		0			
Hart	NA	NA	NA	NA	100%	100%	NA	NA	2	50.0	NA	NA	50.0	NA	8	8%
										0			0			
Southeast Georgia	6%	0%	30%	0%	64%	100%	0%	0%	6	0.41	0.0	0.00	0.49	0.00	5	5%
										0						
Southwest Georgia	NA	NA	23%	20%	67%	80%	10%	0%	6	1.29	NA	0.92	1.99	0.00	20	19%
Limited-Scope:																
Albany MSA	4%	50%	18%	0%	47%	0%	31%	50%	3	12.5	10	0.00	0.00	8.33	2	2%
										0	0					
Athens MSA	3%	0%	8%	0%	39%	100%	51%	0%	3	10.0	0.0	0.00	50.0	0.00	2	2%
										0	0		0			
Non-MSA Assessment Areas	1%	0%	2%	4%	40%	39%	57%	57%	4	6.90	0.0	0.00	10.8	4.41	23	22%
										0			7			

(*) Based on 1997 Aggregate Small Farm Data only.

Table 7. Borrower Distribution of Home Purchase Loan Originations

NATIONSBANK, N.A. State: GEORGIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers Families		Overall Market Rank**	Market Share by Borrower Income**					Total Home Purchase Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Atlanta MSA	19%	12%	18%	33%	23%	19%	40%	36%	7	2.74	3.07	2.84	1.33	2.14	5,964	69%
Macon MSA	23%	7%	16%	20%	21%	29%	40%	45%	11	2.62	1.89	1.63	2.39	2.39	419	5%
Savannah MSA	22%	5%	16%	14%	21%	24%	40%	57%	1	6.65	7.46	3.53	5.92	7.40	759	9%
Hart	20%	0%	17%	24%	24%	8%	39%	68%	4	9.92	0.00	11.76	9.52	11.11	26	1%
Southeast Georgia	27%	5%	18%	14%	21%	32%	34%	49%	4	4.71	1.52	3.00	6.21	7.35	79	1%
Southwest Georgia	25%	6%	16%	14%	20%	22%	39%	58%	3	9.75	4.49	4.43	7.96	19.06	213	2%
Limited-Scope:																

Albany MSA	27%	8%	16%	13%	18%	33%	39%	45%	3	7.22	5.94	4.04	6.71	6.84	227	3%
Athens MSA	23%	3%	16%	12%	19%	18%	42%	67%	7	4.15	2.20	2.68	1.97	5.14	205	2%
Non-MSA Assessment Areas	17%	3%	15%	11%	20%	29%	48%	57%	2	5.16	2.73	2.63	5.88	7.08	701	8%

(*) As a percentage of loans with borrower income information available. No information was available for 28% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 8. Borrower Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: GEORGIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers Families		Overall Market Rank **	Market Share by Borrower Income**					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope																
Atlanta MSA	19%	24%	18%	26%	23%	25%	40%	26%	4	4.92	7.07	5.37	4.21	4.51	1,169	54%
Macon MSA	23%	23%	16%	32%	21%	17%	40%	28%	3	1045	19.51	15.04	8.39	7.14	174	8%
Savannah MSA	22%	16%	16%	24%	21%	25%	40%	35%	2	13.28	13.75	21.49	12.74	10.95	226	11%
Hart	20%	33%	17%	19%	24%	14%	39%	33%	1	52.63	100.0	28.57	100.0	55.56	21	1%
Southeast Georgia	27%	20%	18%	17%	21%	31%	34%	31%	1	31.71	60.00	36.84	34.62	25.00	71	3%
Southwest Georgia	25%	15%	16%	18%	20%	30%	39%	37%	1	36.11	66.67	60.00	36.00	24.14	73	3%
Limited-Scope:																
Albany MSA	27%	9%	16%	19%	18%	17%	39%	55%	5	5.74	6.15	3.23	3.36	9.38	58	3%

Athens MSA	23%	11%	16%	16%	19%	30%	42%	43%	6	5.98	13.04	3.57	6.15	5.51	38	2%
Non-MSA Assessment Areas	17%	16%	15%	19%	20%	24%	48%	41%	1	19.11	34.48	22.58	17.02	17.88	331	15%

(*) As a percentage of loans with borrower income information available. No information was available for < 1% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9. Borrower Distribution of Refinance Loan Originations

NATIONSBANK, N.A. State: GEORGIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers Families		Overall Market Rank **	Market Share by Borrower Income**					Total Home Mortgage Refinance Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope																
Atlanta MSA	19%	11%	18%	22%	23%	28%	40%	39%	1	3.99	5.42	4.57	4.23	3.92	4,041	63%
Macon MSA	23%	6%	16%	15%	21%	29%	40%	50%	4	4.03	5.56	3.33	4.31	5.00	322	5%
Savannah MSA	22%	6%	16%	15%	21%	26%	40%	54%	1	8.73	7.21	9.11	11.29	10.29	610	9%
Hart	20%	7%	17%	13%	24%	31%	39%	49%	1	26.14	37.50	22.22	28.00	33.33	56	1%
Southeast Georgia	27%	8%	18%	11%	21%	30%	34%	51%	1	26.90	29.41	25.64	31.03	32.43	134	2%
Southwest Georgia	25%	7%	16%	15%	20%	21%	39%	57%	1	23.26	25.00	28.81	26.83	26.54	228	4%
Limited-Scope:																

Albany MSA	27%	11%	16%	14%	18%	22%	39%	53%	2	11.30	36.36	15.69	11.03	11.18	185	3%
Athens MSA	23%	2%	16%	7%	19%	13%	42%	78%	7	3.21	0.00	2.01	2.11	5.16	134	2%
Non-MSA Assessment Areas	17%	4%	15%	10%	20%	26%	48%	60%	1	9.51	11.61	11.17	12.33	10.76	707	11%

(*) As a percentage of loans with borrower income information available. No information was available for 12% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 10. Borrower Distribution of Small Business Loan Originations

NATIONSBANK, N.A. State: GEORGIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans		
	% of Businesses*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Atlanta MSA	88%	69%	46%	81%	9%	10%	8.13	9.88	4,302	69%	99
Macon MSA	91%	74%	56%	84%	9%	7%	5.66	7.04	268	4%	76
Savannah MSA	89%	75%	63%	77%	13%	10%	10.13	10.54	620	10%	93
Hart	92%	100%	67%	94%	6%	0%	12.79	18.03	18	0%	25
Southeast Georgia	91%	72%	61%	86%	7%	7%	4.59	4.52	57	1%	66
Southwest Georgia	89%	71%	68%	76%	10%	14%	8.68	8.41	238	4%	105
Limited-Scope:											
Albany MSA	90%	70%	50%	86%	5%	9%	2.52	4.02	131	2%	87
Athens MSA	90%	68%	67%	80%	9%	11%	4.80	3.98	136	2%	115
Non-MSA Assessment Areas	89%	71%	63%	75%	13%	12%	6.13	6.41	524	8%	114

- (*) As a percentage of businesses with known revenues.
- (**) As a percentage of loans with revenue information available. No information was available for 18% of loans originated by NationsBank.
- (***) The market consists of all other Small Business reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Business Data only.
- (****) Based on 1997 Aggregate Small Business Data only.

Table 11. Borrower Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: GEORGIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Farms with Revenues of \$1,000,000 or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans		
	% of Farms*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Atlanta MSA	97%	73%	84%	89%	7%	4%	6.29	4.27	27	26%	42
Macon MSA	100%	67%	74%	67%	33%	0%	3.13	4.17	3	3%	79
Savannah MSA	97%	100%	100%	100%	0%	0%	33.33	33.33	13	13%	18
Hart	100%	100%	50%	100%	0%	0%	50.00	66.67	8	8%	9
Southeast Georgia	100%	100%	63%	100%	0%	0%	0.41	0.65	5	5%	19

Southwest Georgia	89%	89%	66%	95%	5%	0%	1.29	1.94	20	19%	30
Limited-Scope:											
Albany MSA	93%	100%	79%	100%	0%	0%	12.50	15.38	2	2%	5
Athens MSA	95%	100%	33%	50%	50%	0%	10.00	25.00	2	2%	85
Non-MSA Assessment Areas	97%	87%	48%	87%	9%	4%	6.90	13.33	23	22%	52

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 7% of loans originated by NationsBank.

(***) The market consists of all other Small Farm reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 12. Qualified Investments

NATIONS BANK, N.A. State: GEORGIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
MSA/Assessment Areas:	Current Period Investments		Total Investments Outstanding	
	#	\$(000's)	#	\$(000's)
Full-Scope:				
Atlanta MSA	92	53,712	24	132,746
Macon MSA	10	812	1	775
Savannah MSA	8	59	1	62
Hart	3	2	0	0
Southeast Georgia	4	401	1	401
Southwest Georgia	10	16	0	0
Limited-Scope:				
Albany MSA	9	31	0	0
Athens MSA	11	31	0	0
Non-MSA Assessment Areas	19	56	0	0
Statewide	0	0	0	0

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Table 13. Distribution of Branch and ATM Delivery System

NATIONSBANK, N.A. State: GEORGIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																	
MSA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total STATE Deposits	# of STATE Branches	% of Total STATE Branches	Location of Branches by Income of Geographies				# of STATE ATMs	% of Total STATE ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope:																	
Atlanta MSA	79%	202	73%	4%	15%	41%	40%	419	74%	5%	16%	44%	35%	7%	19%	43%	31%
Macon MSA	4%	20	7%	5%	5%	55%	35%	23	4%	9%	0%	61%	30%	12%	17%	45%	26%
Savannah MSA	5%	15	6%	0%	20%	47%	33%	24	4%	0%	8%	54%	38%	8%	20%	46%	26%
Hart	1%	1	1%	NA	NA	100%	NA	2	0%	NA	NA	100%	NA	NA	NA	100%	NA
Southeast Georgia	1%	4	1%	0%	25%	50%	25%	5	1%	0%	60%	20%	20%	5%	29%	57%	9%
Southwest Georgia	1%	6	2%	NA	17%	67%	16%	6	1%	NA	33%	50%	17%	NA	26%	62%	12%
Limited-Scope:																	
Albany MSA	1%	4	1%	0%	25%	50%	25%	6	1%	0%	17%	66%	17%	22%	26%	30%	22%
Athens MSA	2%	6	2%	17%	0%	0%	83%	41	7%	22%	15%	27%	36%	11%	18%	29%	42%

Non-MSA Assessment Areas	6%	20	7%	5%	10%	30%	55%	45	8%	2%	4%	49%	45%	2%	6%	44%	48%

Table 1. Lending Volume

NATIONS BANK, N.A. State: ILLINOIS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997													
MSA/Assessment Area:	% of Total Bank Deposits in AA	Residential		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in AA	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
Full-Scope:													
Adams	24%	64	5,681	91	6,373	19	1,038	0	0	174	13,092	11%	
Coles	15%	42	2,654	96	4,051	66	3,066	0	0	204	9,771	13%	
South Central Illinois	21%	108	4,369	93	5,732	23	1,216	0	0	224	11,317	15%	
Limited Scope:													

Non-MSA Assessment Areas	40%	345	17,054	327	13,685	270	5,823	0	0	942	36,562	61%

Table 2. Geographic Distribution of Home Purchase Loan Originations

NATIONSBANK, N.A. State: ILLINOIS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Adams	< 1	0%	11%	0%	70%	73%	19%	27%	6	8.15	0.00	0.00	8.99	8.82	33	17%
Coles	NA	NA	6%	5%	65%	55%	29%	40%	5	6.67	NA	4.76	6.18	8.14	20	10%
South Central Illinois	NA	NA	29%	47%	71%	53%	NA	NA	4	6.14	NA	10.00	4.66	NA	32	17%
Limited Scope:																
Non-MSA Assessment Areas	1%	1%	12%	9%	83%	75%	4%	15%	4	9.64	7.14	7.50	8.87	25.00	106	56%

(*) Based on 1997 Aggregate HMDA Data only.

Table 3. Geographic Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: ILLINOIS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Adams	< 1%	0%	11%	0%	70%	0%	19%	0%	0	0.00	0.00	0.00	0.00	0.00	0	0%
Coles	NA	NA	6%	0%	65%	0%	29%	0%	0	0.00	NA	0.00	0.00	0.00	0	0%
South Central Illinois	NA	NA	29%	43%	71%	57%	NA	NA	6	7.95	NA	15.79	5.80	NA	7	17%
Limited Scope:																
Non-MSA Assessment Areas	1%	0%	12%	14%	83%	83%	4%	3%	6	8.66	0.00	10.42	8.66	5.56	35	83%

(*) Based on 1997 Aggregate HMDA Data only.

Table 4. Geographic Distribution of Refinance Loan Originations

NATIONSBANK, N.A. State: ILLINOIS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank *	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Adams	< 1%	0%	11%	7%	70%	48%	19%	45%	2	9.43	0.00	2.38	7.98	21.21	31	9%
Coles	NA	NA	6%	0%	65%	68%	29%	32%	3	9.91	NA	0.00	12.93	10.29	22	7%
South Central Illinois	NA	NA	29%	44%	71%	56%	NA	NA	1	19.44	NA	26.55	16.12	NA	69	21%
Limited Scope:																
Non-MSA Assessment Areas	1%	3%	12%	12%	83%	78%	4%	7%	1	20.14	50.00	24.51	18.90	25.45	204	63%

(*) Based on 1997 Aggregate HMDA Data only.

Table 5. Geographic Distribution of Small Business Loan Originations

NATIONSBANK, N.A. State: ILLINOIS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans	
	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Adams	19%	21%	13%	20%	47%	40%	21%	19%	3	13.79	14.39	18.00	12.54	12.76	91	15%
Coles	NA	NA	10%	2%	67%	64%	23%	34%	2	13.58	NA	4.76	11.84	22.00	96	16%
South Central Illinois	NA	NA	35%	52%	65%	48%	NA	NA	3	11.78	NA	18.95	8.44	NA	93	15%
Limited Scope:																
Non-MSA Assessment Areas	5%	9%	12%	9%	79%	78%	4%	4%	1	20.76	31.31	22.90	19.54	26.00	327	54%

(*) Based on 1997 Aggregate Small Business Data only.

Table 6. Geographic Distribution of Small Farm Loan Originations

NATIONSBANK, N.A. State: ILLINOIS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Adams	NA	NA	7%	5%	70%	89%	23%	6%	2	39.58	NA	50.00	38.64	50.00	19	5%
Coles	NA	NA	14%	0%	53%	88%	33%	12%	2	19.76	NA	0.00	32.22	5.52	66	17%

Table 7. Borrower Distribution of Home Purchase Loan Originations

NATIONS BANK, N.A. State: ILLINOIS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income*					Total Home Purchase Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Adams	19%	0%	19%	18%	24%	36%	37%	46%	6	8.15	0.00	5.00	10.62	11.11	33	17%
Coles	18%	7%	16%	13%	23%	27%	44%	53%	5	6.67	5.00	3.03	5.80	6.45	20	10%
South Central Illinois	25%	17%	19%	31%	21%	21%	34%	31%	4	6.14	8.93	7.14	5.83	5.77	32	17%
Limited Scope:																
Non-MSA Assessment Areas	22%	6%	19%	16%	23%	23%	36%	55%	4	9.64	5.71	6.87	8.00	13.18	106	56%

(*) As a percentage of loans with borrower income information available. No information was available for 8% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 8. Borrower Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: ILLINOIS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income*					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Adams	19%	0%	19%	0%	24%	0%	37%	0%	0	0.00	0.00	0.00	0.00	0.00	0	0%
Coles	18%	0%	16%	0%	23%	0%	44%	0%	0	0.00	0.00	0.00	0.00	0.00	0	0%
South Central Illinois	25%	14%	19%	43%	21%	14%	34%	29%	6	7.95	9.09	13.04	5.56	5.88	7	17%
Limited Scope																
Non-MSA Assessment Areas	22%	6%	19%	29%	23%	23%	36%	43%	6	8.66	4.26	9.80	8.42	9.93	35	83%

(*) As a percentage of loans with borrower income information available. No information was available for all loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9. Borrower Distribution of Refinance Loan Originations

NATIONSBANK, N.A. State: ILLINOIS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income*					Total Home Mortgage Refinance Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Adams	19%	0%	19%	10%	24%	20%	37%	70%	2	9.43	0.00	3.39	7.69	17.65	31	9%
Coles	18%	6%	16%	11%	23%	22%	44%	61%	3	9.91	14.29	6.25	7.41	9.82	22	7%
South Central Illinois	25%	3%	19%	13%	21%	34%	34%	50%	1	19.44	9.52	13.24	26.14	23.61	69	21%
Limited Scope:																
Non-MSA Assessment Areas	22%	4%	19%	14%	23%	27%	36%	55%	1	20.14	10.96	15.98	20.72	24.37	204	63%

(*) As a percentage of loans with borrower income information available. No information was available for 5% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 10. Borrower Distribution of Small Business Loan Originations

NATIONSBANK, N.A. State: ILLINOIS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans		
	% of Businesses*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Adams	91%	62%	59%	86%	10%	4%	13.79	12.01	91	15%	70
Coles	93%	97%	55%	91%	6%	3%	13.58	17.52	96	16%	42
South Central Illinois	93%	93%	39%	88%	6%	6%	11.78	21.47	93	15%	62
Limited Scope:											
Non-MSA Assessment Areas	92%	73%	68%	93%	5%	2%	20.76	18.11	327	54%	42

- (*) As a percentage of businesses with known revenues.
- (**) As a percentage of loans with revenue information available. No information was available for 22% of loans originated by NationsBank.
- (***) The market consists of all other Small Business reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Business Data only.
- (****) Based on 1997 Aggregate Small Business Data only.

Table 11. Borrower Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: ILLINOIS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Farms with Revenues of \$1,000,000 or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans		
	% of Farms*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Adams	96%	100%	100%	95%	0%	5%	39.58	39.58	19	5%	55
Coles	100%	100%	99%	89%	8%	3%	19.76	19.94	66	18%	46
South Central Illinois	98%	100%	46%	83%	13%	4%	17.29	31.08	23	6%	53
Limited Scope:											

Non-MSA Assessment Areas	98%	100%	87%	97%	3%	0%	32.02	33.86	270	71%	22

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 3% of loans originated by NationsBank.

(***) The market consists of all other Small Farm reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 12. Qualified Investments

NATIONSBANK, N.A. State: ILLINOIS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
MSA/Assessment Areas:	Current Period Investments		Total Investments (Outstandings)	
	#	\$(000's)	#	\$(000's)
Full-Scope:				
Adams	3	1,396	1	1,385
Coles	6	27	1	15
South Central Illinois	1	< 1	0	0
Limited-Scope:				
Non-MSA Assessment Areas	4	16	1	128
Statewide	1	15,000	3	16,392

Table 13. Distribution of Branch and ATM Delivery System

NATIONSBANK, N.A. State: ILLINOIS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																	
MSA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total STATE Deposits	# of STATE Branches	% of Total STATE Branches	Location of Branches by Income of Geographies				# of STATE ATMs	% of Total STATE ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope:																	
Adams	24%	2	9%	50%	0%	0%	50%	5	24%	20%	0%	0%	80%	3%	16%	63%	18%
Coles	15%	3	14%	NA	33%	34%	33%	4	19%	NA	25%	25%	50%	NA	5%	68%	27%
South Central Illinois	21%	4	18%	NA	50%	50%	NA	4	19%	NA	50%	50%	NA	NA	30%	70%	NA
Limited Scope:																	
Non-MSA Assessment Areas	40%	7	32%	14%	0%	72%	14%	8	38%	13%	0	74%	13%	1%	12%	83%	4%

Table 1. Lending Volume

NATIONS BANK, N.A. State: IOWA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997												
MSA/Assessment Area:	% of Total Bank Deposits in AA	Residential		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope:												
Des Moines MSA #2120	53%	458	42,213	199	16,557	4	259	2	500	663	59,529	40%
Cerro Gordo	17%	59	4,061	127	5,877	96	3,502	0	0	282	13,440	17%
Clay	7%	11	608	73	5,494	31	1,000	0	0	115	7,102	7%
Kossuth	6%	9	335	24	906	17	373	0	0	50	1,614	3%
Webster	11%	25	1,210	113	4,148	97	2,963	0	0	235	8,321	14%

Limited-Scope:												
Sioux City MSA #7720	3%	39	2,348	25	2,740	0	0	0	0	64	5,088	4%
Non-MSA Assessment Areas	3%	49	3,117	64	7,865	132	6,796	0	0	245	17,778	15%

Table 2. Geographic Distribution of Home Purchase Loan Originations

NATIONSBANK, N.A. State: IOWA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Des Moines MSA	2%	1%	11%	7%	64%	59%	23%	33%	14	2.30	1.87	2.31	2.38	2.16	230	77%
Cerro Gordo	NA	NA	NA	NA	83%	76%	17%	24%	3	10.71	NA	NA	10.39	11.90	21	7%
Clay	NA	NA	NA	NA	100%	100%	NA	NA	3	14.63	NA	NA	14.63	NA	6	2%
Kossuth	NA	NA	NA	NA	100%	100%	NA	NA	3	9.52	NA	NA	9.52	NA	2	1%
Webster	NA	NA	2%	0%	87%	67%	11%	33%	5	3.37	NA	0.00	2.80	8.00	6	2%
Limited-Scope:																
Sioux City (IA-NE) MSA	2%	0%	15%	31%	52%	50%	31%	19%	16	0.89	0.00	1.78	0.93	0.48	16	5%
Non-MSA Assessment Areas	NA	NA	2%	0%	95%	100%	3%	0%	4	6.64	NA	0.00	6.87	0.00	17	6%

(*) Based on 1997 Aggregate HMDA Data only.

Table 3. Geographic Distribution of Home Improvement Loan Originations

NATIONS BANK, N.A. State: IOWA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Des Moines MSA	2%	9%	11%	17%	64%	57%	23%	17%	23	0.78	3.13	1.07	0.70	0.60	23	56%
Cerro Gordo	NA	NA	NA	NA	83%	100%	17%	0%	6	2.06	NA	NA	2.47	0.00	2	5%
Clay	NA	NA	NA	NA	100%	100%	NA	NA	5	4.00	NA	NA	4.00	NA	1	2%
Kossuth	NA	NA	NA	NA	100%	100%	NA	NA	2	20.00	NA	NA	20.00	NA	2	5%
Webster	NA	NA	2%	0%	87%	100%	11%	0%	3	8.33	NA	0.00	9.84	0.00	6	15%
Limited-Scope:																
Sioux City (IA-NE) MSA	2%	0%	15%	50%	52%	0%	31%	50%	23	0.28	0.00	0.88	0.00	0.39	2	5%
Non-MSA Assessment Areas	NA	NA	2%	0%	95%	100%	3%	0%	9	3.23	NA	0.00	3.40	0.00	5	12%

(*) Based on 1997 Aggregate HMDA Data only.

Table 4. Geographic Distribution of Refinance Loan Originations

NATIONS BANK, N.A. State: IOWA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Des Moines MSA	2%	2%	11%	7%	64%	52%	23%	39%	7	3.15	2.63	2.04	2.65	4.75	204	66%
Cerro Gordo	NA	NA	NA	NA	83%	67%	17%	33%	2	8.55	NA	NA	7.36	12.63	36	12%
Clay	NA	NA	NA	NA	100%	100%	NA	NA	3	8.33	NA	NA	8.33	NA	4	1%
Kossuth	NA	NA	NA	NA	100%	100%	NA	NA	1	17.86	NA	NA	17.86	NA	5	2%
Webster	NA	NA	2%	0%	87%	77%	11%	23%	3	5.24	NA	0.00	4.69	9.09	13	4%
Limited-Scope:																
Sioux City (IA-NE) MSA	2%	0%	15%	14%	52%	43%	31%	43%	20	1.22	0.00	1.30	0.96	1.64	21	7%

Non-MSA Assessment Areas	NA	NA	2%	4%	95%	89%	3%	7%	2	8.85	NA	50.0 0	8.19	20.0 0	27	9%

(*) Based on 1997 Aggregate HMDA Data only.

Table 5. Geographic Distribution of Small Business Loan Originations

NATIONSBANK, N.A. State: IOWA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans	
	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Des Moines MSA	14%	12%	13%	11%	47%	45%	26%	32%	8	4.49	4.70	4.81	4.52	4.28	199	32%
Cerro Gordo	NA	NA	NA	NA	91%	83%	9%	17%	2	21.34	NA	NA	20.31	28.21	127	20%
Clay	NA	NA	NA	NA	100%	100%	NA	NA	1	34.27	NA	NA	34.27	NA	73	12%
Kossuth	NA	NA	NA	NA	100%	100%	NA	NA	1	42.11	NA	NA	42.11	NA	24	4%
Webster	NA	NA	33%	27%	63%	72%	4%	2%	2	35.99	NA	32.26	41.54	7.69	113	18%
Limited-Scope:																
Sioux City (IA-NE) MSA	22%	36%	16%	16%	38%	32%	20%	16%	6	1.77	2.71	1.88	2.22	0.89	25	4%

Non-MSA Assessment Areas	NA	NA	1%	3%	97%	97%	1%	0%	4	7.50	NA	7.41	7.57	0.00	64	10%

(*) Based on 1997 Aggregate Small Business Data only.

Table 6. Geographic Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: IOWA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Des Moines MSA	2%	0%	8%	0%	75%	100%	15%	0%	9	0.60	0.00	0.00	0.68	0.00	4	1%

Cerro Gordo	NA	NA	NA	NA	86%	79%	14%	21%	2	31.46	NA	NA	28.74	48.78	96	25%
Clay	NA	NA	NA	NA	100%	100%	NA	NA	2	21.83	NA	NA	21.83	NA	31	8%
Kossuth	NA	NA	NA	NA	100%	100%	0%	0%	2	36.96	NA	NA	36.96	NA	17	5%
Webster	NA	NA	14%	0%	84%	100%	2%	0%	2	34.04	NA	0.00	35.40	NA	97	26%
Limited-Scope:																
Sioux City (IA-NE) MSA	2%	0%	3%	0%	69%	0%	24%	0%	0	0.00	0.00	0.00	0.00	0.00	0	0%
Non-MSA Assessment Areas	NA	NA	2%	2%	98%	96%	0%	2%	5	8.09	NA	2.48	8.42	100.00	132	35%

(*) Based on 1997 Aggregate Small Farm Data only.

Table 7. Borrower Distribution of Home Purchase Loan Originations

NATIONS BANK, N.A. State: IOWA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income*					Total Home Purchase Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Des Moines MSA	17%	12%	19%	25%	27%	35%	37%	28%	14	2.30	2.61	2.17	2.53	2.06	230	77%
Cerro Gordo	14%	0%	19%	29%	25%	29%	42%	43%	3	10.71	0.00	13.04	9.84	14.29	21	7%
Clay	16%	17%	17%	17%	28%	33%	39%	33%	3	14.63	33.33	11.11	15.38	15.38	6	2%
Kossuth	18%	0%	21%	50%	30%	50%	31%	0%	3	9.52	0.00	16.67	33.33	0.00	2	1%
Webster	18%	0%	20%	33%	26%	50%	36%	17%	5	3.37	0.00	4.26	5.26	1.72	6	2%
Limited-Scope:																
Sioux City (IA-NE) MSA	19%	13%	18%	13%	24%	47%	39%	27%	16	0.89	1.16	0.49	1.34	0.68	16	5%
Non-MSA Assessment Areas	17%	12%	21%	24%	28%	35%	34%	29%	4	6.64	7.69	7.69	6.33	6.49	17	6%

(*) As a percentage of loans with borrower income information available. No information was available for 8% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 8. Borrower Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: IOWA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income*					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Des Moines MSA	17%	17%	19%	30%	27%	13%	37%	39%	23	0.78	0.95	1.08	0.34	0.96	23	56%
Cerro Gordo	14%	0%	19%	50%	25%	0%	42%	50%	6	2.06	0.00	5.00	0.00	2.27	2	5%
Clay	16%	0%	17%	0%	28%	0%	39%	100%	5	4.00	0.00	0.00	0.00	6.67	1	2%
Kossuth	18%	50%	21%	50%	30%	0%	31%	0%	2	20.00	100	100	0.00	0.00	2	5%
Webster	18%	20%	20%	20%	26%	20%	36%	40%	3	8.33	33.33	11.11	4.00	5.88	6	15%
Limited-Scope:																
Sioux City (IA-NE) MSA	19%	0%	18%	0%	24%	50%	39%	50%	23	0.28	0.00	0.00	0.47	0.35	2	5%
Non-MSA Assessment Areas	17%	0%	21%	0%	28%	80%	34%	20%	9	3.23	0.00	0.00	7.84	0.00	5	12%

(*) As a percentage of loans with borrower income information available. No information was available for 2% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9. Borrower Distribution of Refinance Loan Originations

NATIONSBANK, N.A. State: IOWA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income*					Total Home Mortgage Refinance Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Des Moines MSA	17%	6%	19%	22%	27%	29%	37%	43%	7	3.15	1.87	3.36	3.25	4.01	204	66%
Cerro Gordo	14%	0%	19%	14%	25%	31%	42%	56%	2	8.55	0.00	8.20	9.48	9.80	36	12%
Clay	16%	0%	17%	0%	28%	25%	39%	75%	3	8.33	0.00	0.00	6.67	17.65	4	1%
Kossuth	18%	0%	21%	20%	30%	20%	31%	60%	1	17.86	0.00	20.00	10.00	60.00	5	2%
Webster	18%	0%	20%	8%	26%	46%	36%	46%	3	5.24	0.00	2.17	10.34	5.50	13	4%
Limited-Scope:																
Sioux City (IA-NE) MSA	19%	0%	18%	19%	24%	14%	39%	67%	20	1.22	0.00	1.41	0.68	1.98	21	7%

Non-MSA Assessment Areas	17%	4%	21%	8%	28%	38%	34%	50%	2	8.85	6.25	3.70	10.99	10.08	27	9%

(*) As a percentage of loans with borrower income information available. No information was available for 5% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 10. Borrower Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: IOWA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans		
	% of Businesses*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Des Moines MSA	87%	65%	59%	82%	12%	6%	4.49	3.05	199	32%	83
Cerro Gordo	91%	74%	50%	90%	8%	2%	21.34	20.27	127	20%	46
Clay	89%	62%	69%	77%	18%	5%	34.27	27.82	73	12%	75
Kossuth	91%	92%	58%	92%	8%	0%	42.11	38.71	24	4%	38
Webster	91%	94%	60%	93%	5%	2%	35.99	35.83	113	18%	37
Limited-Scope:											
Sioux City (IA-NE) MSA	88%	47%	46%	76%	16%	8%	1.77	0.97	25	4%	110
Non-MSA Assessment Areas	92%	80%	77%	86%	3%	11%	7.50	6.72	64	10%	123

(*) As a percentage of businesses with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 34% of loans originated by NationsBank.

(***) The market consists of all other Small Business reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Business Data only.

(****) Based on 1997 Aggregate Small Business Data only.

Table 11. Borrower Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: IOWA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Farms with Revenues of \$1,000,000 or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans		
	% of Farms*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Des Moines MSA	98%	75%	90%	75%	25%	0%	0.60	0.50	4	1%	65
Cerro Gordo	99%	99%	94%	94%	4%	2%	31.46	31.82	96	25%	36
Clay	99%	97%	90%	94%	6%	0%	21.83	23.08	31	8%	32
Kossuth	97%	100%	100%	100%	0%	0%	36.96	34.09	17	5%	22
Webster	98%	99%	96%	96%	4%	0%	34.04	34.18	97	26%	31
Limited-Scope:											
Sioux City (IA-NE) MSA	99%	0%	83%	0%	0%	0%	0.00	0.00	0	0%	0
Non-MSA Assessment Areas	99%	97%	91%	89%	8%	3%	8.09	8.43	132	35%	51

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 3% of loans originated by NationsBank.

(***) The market consists of all other Small Farm reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 12. Qualified Investments

NATIONS BANK, N.A. State: IOWA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
MSA/Assessment Areas:	Current Period Investments		Total Investments (Outstandings)	
	#	\$(000's)	#	\$(000's)
Full-Scope:				
Des Moines MSA	10	1,328	4	1,730
Cerro Gordo	4	14	0	0
Clay	0	0	0	0
Kossuth	0	0	0	0
Webster	0	0	0	0
Limited-Scope:				
Sioux City (IA-NE) MSA	2	1,370	1	1,367
Non-MSA Assessment Areas	1	178	1	178
Statewide	0	0	0	0

Table 13. Distribution of Branch and ATM Delivery System

NATIONSBANK, N.A. State: IOWA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																	
MSA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total STATE Deposits	# of STATE Branches	% of Total STATE Branches	Location of Branches by Income of Geographies				# of STATE ATMs	% of Total STATE ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope:																	
Des Moines MSA	53%	8	40%	25%	13%	37%	25%	29	65%	7%	14%	52%	27%	4%	13%	62%	21%
Cerro Gordo	17%	4	20%	NA	NA	75%	25%	8	18%	NA	NA	75%	25%	NA	NA	83%	17%
Clay	7%	1	5%	NA	NA	100%	NA	1	2%	NA	NA	100%	NA	NA	NA	100%	NA
Kossuth	6%	2	10%	NA	NA	100%	NA	1	2%	NA	NA	100%	NA	NA	NA	100%	NA
Webster	11%	2	10%	NA	50%	50%	0%	3	7%	NA	33%	67%	0%	NA	5%	86%	9%
Limited-Scope:																	
Sioux City (IA-NE) MSA	3%	2	10%	50%	0%	0%	50%	2	4%	50%	0%	0%	50%	5%	17%	50%	28%
Non-MSA Assessment Areas	3%	1	5%	NA	0%	100%	0%	1	2%	0%	0%	100%	0%	NA	2%	96%	2%

Table 1. Lending Volume

NATIONS BANK, N.A.		State: KANSAS		Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997								
MSA/Assessment Area:	% of Total Bank Deposits in AA	Residential		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope:												
Wichita MSA #9040	44%	654	55,577	564	73,537	20	1,591	0	0	1,238	130,705	31%
Crawford	4%	29	1,340	170	10,212	21	846	0	0	220	12,398	6%
Ellis	3%	60	4,003	46	2,967	14	409	0	0	120	7,379	3%
Northwest Kansas	3%	38	1,883	22	1,709	88	3,202	0	0	148	6,794	4%
Seward	3%	34	1,252	97	6,585	26	1,345	0	0	157	9,182	4%

Limited-Scope:												
Lawrence MSA #4150	1%	32	2,390	29	1,768	1	10	0	0	62	4,168	2%
Topeka MSA #8440	12%	233	17,349	160	12,751	4	130	2	90	399	30,320	10%
Non-MSA Assessment Areas	30%	562	29,295	638	54,553	438	21,729	0	0	1,638	105,577	40%

Table 2. Geographic Distribution of Home Purchase Loan Originations

NATIONS BANK, N.A. State: KANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Wichita MSA	4%	< 1%	16%	8%	55%	44%	25%	47%	8	3.20	2.74	2.90	3.04	3.47	370	40%
Crawford	NA	NA	17%	36%	71%	50%	12%	14%	4	8.14	NA	13.51	6.54	7.14	14	2%
Ellis	NA	NA	14%	23%	58%	42%	28%	35%	3	10.92	NA	16.28	9.22	11.00	31	3%
Northwest Kansas	NA	NA	NA	NA	100%	100%	NA	NA	2	17.09	NA	NA	17.09	NA	20	2%
Seward	NA	NA	15%	14%	62%	43%	23%	43%	3	7.39	NA	10.71	6.38	7.83	21	2%
Limited-Scope:																
Lawrence MSA	< 1%	0%	11%	0%	65%	65%	24%	35%	26	0.82	0.00	0.00	0.93	0.88	17	2%

Topeka MSA	2%	0%	20%	9%	45%	42%	33%	49%	7	4.87	0.0 0	2.95	4.65	5.90	162	17%
Non-MSA Assessment Areas	NA	NA	8%	6%	61%	56%	31%	38%	2	10.0 8	NA	8.33	10.5 1	9.82	294	32%

(*) Based on 1997 Aggregate HMDA Data only.

Table 3. Geographic Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: KANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Wichita MSA	4%	7%	16%	13%	55%	52%	25%	28%	11	1.90	4.17	1.86	1.84	1.79	46	32%
Crawford	NA	NA	17%	50%	71%	50%	12%	0%	3	11.11	NA	25.00	7.69	0.00	2	1%
Ellis	NA	NA	14%	0%	58%	25%	28%	75%	5	6.06	NA	0.00	3.33	12.50	4	3%
Northwest Kansas	NA	NA	NA	NA	100%	100%	NA	NA	4	7.14	NA	NA	7.14	NA	2	1%
Seward	NA	NA	15%	25%	62%	75%	23%	0%	1	44.44	NA	50.00	60.00	0.00	4	3%
Limited-Scope:																
Lawrence MSA	< 1%	0%	11%	0%	65%	100%	24%	0%	18	1.15	0.00	0.00	1.88	0.00	3	2%
Topeka MSA	2%	0%	20%	27%	45%	64%	33%	9%	15	1.77	0.00	2.65	2.44	0.47	11	8%

Non-MSA Assessment Areas	NA	NA	8%	0%	61%	78%	31%	22%	4	11.3 2	NA	0.00	16.6 2	7.05	71	50%

(*) Based on 1997 Aggregate HMDA Data only.

Table 4. Geographic Distribution of Refinance Loan Originations

NATIONSBANK, N.A. State: KANSAS Evaluation Period: JANUARY 1,1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Wichita MSA	4%	0%	16%	8%	55%	48%	25%	44%	5	4.33	0.00	3.68	4.35	4.88	238	42%
Crawford	NA	NA	17%	15%	71%	77%	12%	8%	3	11.40	NA	13.33	12.35	5.56	13	2%
Ellis	NA	NA	14%	8%	58%	40%	28%	52%	3	12.50	NA	8.33	10.20	16.67	25	4%
Northwest Kansas	NA	NA	NA	NA	100%	100%	NA	NA	2	23.53	NA	NA	25.53	NA	16	3%
Seward	NA	NA	15%	0%	62%	78%	23%	22%	2	10.47	NA	0.00	15.56	5.41	9	2%
Limited-Scope:																
Lawrence MSA	< 1%	0%	11%	33%	65%	58%	24%	8%	29	0.83	0.00	2.74	0.82	0.22	12	2%

Topeka MSA	2%	0%	20%	10%	45%	35%	33%	55%	7	3.14	0.0 0	1.88	2.66	4.31	60	10%
Non-MSA Assessment Areas	NA	NA	8%	8%	61%	51%	31%	41%	3	9.46	NA	10.6 4	10.4 4	8.31	197	35%

(*) Based on 1997 Aggregate HMDA Data only.

Table 5. Geographic Distribution of Small Business Loan Originations

NATIONSBANK, N.A. State: KANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans	
	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Wichita MSA	9%	8%	26%	25%	45%	37%	20%	31%	3	9.33	9.32	9.41	9.61	8.89	564	33%
Crawford	NA	NA	42%	51%	46%	32%	12%	17%	1	62.5	NA	68.25	59.78	53.7	170	10%
Ellis	NA	NA	37%	15%	46%	65%	17%	20%	3	7.92	NA	5.04	9.12	7.96	46	3%
Northwest Kansas	NA	NA	NA	NA	100%	100%	0%	0%	2	20.00	NA	NA	20.00	NA	22	1%
Seward	NA	NA	45%	20%	43%	45%	12%	35%	1	61.39	NA	52.78	58.67	72.34	97	6%
Limited-Scope:																
Lawrence MSA	1%	3%	20%	21%	57%	62%	22%	14%	7	2.72	20	4.20	3.01	1.24	29	2%
Topeka MSA	10%	9%	29%	39%	35%	29%	26%	23%	4	8.11	8.09	13.38	6.70	5.83	160	9%

Non-MSA Assessment Areas	NA	NA	17%	10%	62%	61%	21%	28%	1	21.49	NA	10.42	29.86	17.81	638	36%

(*) Based on 1997 Aggregate Small Business Data only.

Table 6. Geographic Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: KANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Wichita MSA	3%	0%	9%	5%	64%	80%	24%	15%	4	11.60	0.00	33.33	11.18	20.00	20	3%
Crawford	NA	NA	7%	19%	68%	33%	25%	48%	1	87.50	NA	80.00	77.78	100	21	3%

Ellis	NA	NA	17%	0%	74%	86%	9%	14%	3	5.36	NA	0.00	6.00	5.26	14	2%
Northwest Kansas	NA	NA	NA	NA	100%	100%	NA	NA	1	46.07	NA	NA	46.07	0.00	88	14%
Seward	NA	NA	25%	8%	60%	23%	15%	69%	1	92.86	NA	66.67	100	94.74	26	4%
Limited-Scope:																
Lawrence MSA	NA	NA	7%	0%	73%	100%	20%	0%	5	1.22	NA	0.00	1.39	0.00	1	0%
Topeka MSA	1%	0%	20%	25%	51%	25%	28%	50%	2	6.35	0.00	25.00	2.44	11.76	4	1%
Non-MSA Assessment Areas	NA	NA	6%	0%	71%	68%	23%	32%	1	36.79	NA	7.14	47.62	25.63	438	73%

(*) Based on 1997 Aggregate Small Farm Data only.

Table 7. Borrower Distribution of Home Purchase Loan Originations

NATIONSBANK, N.A. State: KANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Purchase Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Wichita MSA	18%	6%	18%	18%	25%	28%	38%	48%	8	3.20	2.41	2.37	3.17	4.08	370	40%
Crawford	22%	21%	19%	7%	24%	36%	35%	36%	4	8.14	16.67	3.33	10.87	8.33	14	2%
Ellis	18%	13%	16%	10%	22%	26%	44%	52%	3	10.92	16.67	7.69	9.88	13.33	31	3%
Northwest Kansas	19%	5%	22%	21%	25%	37%	34%	37%	2	17.09	16.67	26.67	16.67	15.22	20	2%
Seward	15%	16%	20%	32%	24%	10%	41%	42%	3	7.39	18.75	10.00	3.23	6.50	21	2%
Limited-Scope:																
Lawrence MSA	20%	0%	16%	20%	25%	13%	38%	67%	26	0.82	0.00	0.85	0.39	1.08	17	2%
Topeka MSA	18%	14%	18%	26%	26%	23%	38%	37%	7	4.87	4.17	3.41	3.44	5.35	162	17%

Non-MSA Assessment Areas	15%	7%	18%	17%	24%	29%	43%	47%	2	10.08	11.63	9.09	10.16	12.87	294	32%

(*) As a percentage of loans with borrower income information available. No information was available for 11% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 8. Borrower Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: KANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Wichita MSA	18%	18%	18%	18%	25%	33%	38%	31%	11	1.90	3.21	1.78	2.26	1.36	46	32%
Crawford	22%	0%	19%	0%	24%	0%	35%	100%	3	11.11	0.00	0.00	0.00	33.33	2	1%
Ellis	18%	25%	16%	0%	22%	0%	44%	75%	5	6.06	12.50	0.00	0.00	8.11	4	3%
Northwest Kansas	19%	0%	22%	0%	25%	0%	34%	100%	4	7.14	0.00	0.00	0.00	14.29	2	1%
Seward	15%	0%	20%	0%	24%	75%	41%	25%	1	44.44	0.00	0.00	50.00	50.00	4	3%
Limited Scope:																
Lawrence MSA	20%	0%	16%	33%	25%	33%	38%	33%	18	1.15	0.00	2.04	1.27	0.97	3	2%
Topeka MSA	18%	0%	18%	46%	26%	9%	38%	45%	15	1.77	0.00	2.98	0.64	2.46	11	8%
Non-MSA Assessment Areas	15%	16%	18%	11%	24%	31%	43%	41%	4	11.32	16.92	7.08	13.50	10.58	71	50%

(*) As a percentage of loans with borrower income information available. No information was available for 1% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9. Borrower Distribution of Refinance Loan Originations

NATIONS BANK, N.A. State: KANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank **	Market Share by Borrower Income**					Total Home Mortgage Refinance Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Wichita MSA	18%	4%	18%	16%	25%	25%	38%	55%	5	4.33	3.10	4.86	4.21	5.00	238	42%
Crawford	22%	8%	19%	8%	24%	23%	35%	61%	3	11.40	10.00	9.09	9.68	15.38	13	2%
Ellis	18%	0%	16%	0%	22%	25%	44%	75%	3	12.50	0.00	0.00	15.79	13.95	25	4%
Northwest Kansas	19%	0%	22%	19%	25%	31%	34%	50%	2	23.53	0.00	30.00	33.33	23.53	16	3%
Seward	15%	0%	20%	22%	24%	44%	41%	33%	2	10.47	0.00	28.57	20.00	6.00	9	2%
Limited-Scope:																
Lawrence MSA	20%	0%	16%	0%	25%	57%	38%	43%	29	0.83	0.00	0.00	1.29	0.31	12	2%
Topeka MSA	18%	4%	18%	11%	26%	27%	38%	58%	7	3.14	1.31	1.57	2.60	4.41	60	10%

Non-MSA Assessment Areas	15%	8%	18%	14%	24%	24%	43%	54%	3	9.46	17.86	9.96	9.11	9.86	197	35%

(*) As a percentage of loans with borrower income information available. No information was available for 8% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 10. Borrower Distribution of Small Business Loan Originations

NATIONSBANK, N.A. State: KANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997												
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans			
	% of Businesses*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size	
Full-Scope:												
Wichita MSA	88%	61%	55%	71%	15%	14%	9.33	8.2	564	33%	130	
Crawford	91%	78%	34%	88%	6%	6%	62.50	78.92	170	10%	60	
Ellis	93%	59%	54%	85%	11%	4%	7.92	7.42	46	3%	65	
Northwest Kansas	94%	82%	61%	86%	5%	9%	20.00	20.59	22	1%	78	

Seward	93%	59%	36%	84%	13%	3%	61.39	69.86	97	6%	68
Limited-Scope:											
Lawrence MSA	92%	86%	61%	83%	14%	3%	2.72	2.78	29	2%	61
Topeka MSA	89%	62%	55%	81%	11%	8%	8.11	7.37	160	9%	80
Non-MSA Assessment Areas	91%	74%	55%	81%	11%	8%	21.49	23.51	638	36%	86

(*) As a percentage of businesses with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 18% of loans originated by NationsBank.

(***) The market consists of all other Small Business reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Business Data only.

(****) Based on 1997 Aggregate Small Business Data only.

Table 11. Borrower Distribution of Small Farm Loan Originations

NATIONSBANK, N.A. State: KANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Farms with Revenues of \$1,000,000 or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans		
	% of Farms*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Wichita MSA	98%	88%	89%	85%	5%	10%	11.60	10.06	20	3%	80
Crawford	100%	90%	67%	81%	19%	0%	87.50	90.48	21	3%	40
Ellis	97%	92%	77%	100%	0%	0%	5.36	5.94	14	2%	29
Northwest Kansas	97%	100%	84%	93%	6%	1%	46.07	50.57	88	14%	36
Seward	94%	96%	50%	88%	12%	0%	92.86	95.83	26	4%	52
Limited-Scope:											
Lawrence MSA	99%	100%	93%	100%	0%	0%	1.22	1.32	1	0%	10
Topeka MSA	100%	100%	92%	75%	25%	0%	6.35	5.26	4	1%	33
Non-MSA Assessment Areas	96%	91%	90%	88%	10%	3%	36.79	35.83	438	73%	50

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 6% of loans originated by NationsBank.

(***) The market consists of all other Small Farm reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 12. Qualified Investments

NATIONSBANK, N.A. State: KANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
MSA/Assessment Areas:	Current Period Investments		Total Investments (Outstandings)	
	#	\$(000's)	#	\$(000's)
Full-Scope:				
Wichita MSA	14	283	2	588
Crawford	1	5	0	0
Ellis	0	0	1	251
Northwest Kansas	0	0	0	0
Seward	0	0	0	0
Limited-Scope:				
Lawrence MSA	1	30	0	0
Topeka MSA	2	85	0	0
Non-MSA Assessment Areas	8	70	1	50
Statewide	0	0	0	0

Table 13. Distribution of Branch and ATM Delivery System

NATIONS BANK, N.A. State: KANSAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																	
MSA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total STATE Deposits	# of STATE Branches	% of Total STATE Branches	Location of Branches by Income of Geographies				# of STATE ATMs	% of Total STATE ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope:																	
Wichita MSA	44%	21	33%	5%	28%	43%	24%	76	47%	8%	20%	55%	17%	6%	19%	52%	23%
Crawford	4%	2	3%	NA	100%	0%	0%	3	2%	NA	100%	0%	0%	NA	21%	64%	15%
Ellis	3%	1	2%	NA	0%	100%	0%	3	2%	NA	34%	33%	33%	NA	21%	53%	26%
Northwest Kansas	3%	2	3%	NA	NA	100%	NA	5	3%	NA	NA	100%	NA	NA	NA	100%	NA
Seward	3%	3	5%	NA	67%	0%	33%	3	2%	NA	0%	33%	67%	NA	20%	61%	19%
Limited-Scope:																	
Lawrence MSA	1%	1	2%	0%	100%	0%	0%	5	3%	0%	20%	80%	0%	6%	17%	57%	20%
Topeka MSA	12%	9	14%	22%	22%	56%	0%	14	9%	21%	21%	37%	21%	3%	24%	42%	31%

Non-MSA Assessment Areas	30%	24	38%	NA	21%	50%	29%	51	32%	NA	27%	42%	31%	NA	9%	62%	29%

Table 1. Lending Volume

NATIONSBANK, N.A. State: MARYLAND Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997													
MSA/Assessment Area:	% of Total Bank Deposits in AA	Home Mortgage		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in AA	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
Full-Scope:													
Baltimore MSA #0720	94%	6,248	597,246	2,671	297,328	4	52	3	20,596	8,926	915,222	88%	
Limited-Scope:													
Hagerstown MSA #3180	< 1%	85	7,913	62	12,263	0	0	0	0	147	20,176	2%	

	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overa ll	Lo w	Mod	Mid	Upp	#	% of Tota l
Full-Scope:																
Baltimore MSA	3%	2%	15%	11%	48%	42%	34%	45%	10	2.06	1.3 2	1.84	1.79	2.52	2,12 4	88%
Limited-Scope:																
Hagerstown MSA	< 1%	0%	10%	3%	68%	71%	21%	26%	20	1.44	0.0 0	0.45	1.67	1.37	35	1%
Non-MSA Assessment Areas	< 1%	0%	7%	7%	66%	59%	27%	30%	10	2.60	0.0 0	2.97	2.59	2.43	261	11%

(*) Based on 1997 Aggregate HMDA Data only.

Table 3. Geographic Distribution of Home Improvement Loan Originations

NATIONS BANK, N.A. State: MARYLAND Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Baltimore MSA	3%	6%	15%	22%	48%	48%	34%	23%	9	3.05	6.07	4.71	2.60	2.77	858	92%
Limited-Scope:																
Hagerstown MSA	< 1%	0%	10%	0%	68%	100%	21%	0%	0	0.00	0.00	0.00	0.00	0.00	2	< 1%
Non-MSA Assessment Areas	< 1%	3%	7%	10%	66%	52%	27%	35%	8	3.86	0.00	12.00	2.37	5.62	71	8%

(*) Based on 1997 Aggregate HMDA Data only.

Table 4. Geographic Distribution of Home Mortgage Refinance Loan Originations

NATIONS BANK, N.A. State: MARYLAND Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Baltimore MSA	3%	3%	15%	16%	48%	48%	34%	33%	2	3.28	4.31	4.18	3.25	2.98	3,263	87%
Limited-Scope:																
Hagerstown MSA	< 1%	2%	10%	4%	68%	58%	21%	35%	15	1.48	0.00	0.52	1.18	2.69	48	1%
Non-MSA Assessment Areas	< 1%	< 1%	7%	9%	66%	68%	27%	21%	4	5.62	4.17	7.07	6.47	3.62	453	12%

(*) Based on 1997 Aggregate HMDA Data only.

Table 5. Geographic Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: MARYLAND Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank *	Market Share by Geography*					Total Small Business Loans	
	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Baltimore MSA	6%	6%	17%	16%	45%	43%	32%	35%	3	8.65	14.29	10.69	8.42	7.58	2,671	90%
Limited-Scope:																

Hagerstown MSA	9%	2%	20%	23%	54%	67%	17%	8%	9	3.01	0.00	1.49	4.07	1.95	62	2%
Non-MSA Assessment Areas	1%	< 1%	11%	10%	69%	63%	19%	26%	8	4.34	0.00	4.92	3.98	5.25	232	8%

(*) Based on 1997 Aggregate Small Business Data only.

Table 6. Geographic Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: MARYLAND Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Baltimore MSA	1%	0%	5%	0%	47%	50%	47%	50%	8	2.22	0.00	0.00	2.00	5.00	4	44%
Limited-Scope:																
Hagerstown MSA	NA	NA	7%	0%	73%	0%	20%	0%	0	0.00	NA	0.00	0.00	0.00	0	0%
Non-MSA Assessment Areas	NA	NA	5%	0%	76%	80%	19%	20%	8	2.17	NA	0.00	3.26	1.18	5	56%

(*) Based on 1997 Aggregate Small Farm Data only.

Table 7. Borrower Distribution of Home Purchase Loan Originations

NATIONS BANK, N.A. State: MARYLAND Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Purchase Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Baltimore MSA	19%	10%	18%	21%	24%	18%	39%	51%	10	2.06	1.75	1.25	1.17	2.62	2,124	88%
Limited-Scope:																
Hagerstown MSA	18%	5%	19%	14%	27%	27%	37%	55%	20	1.44	1.18	0.98	0.78	1.34	35	1%
Non-MSA Assessment Areas	18%	3%	17%	10%	23%	21%	42%	66%	10	2.60	1.33	1.81	1.80	3.48	261	11%

(*) As a percentage of loans with borrower income information available. No information was available for 27% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 8. Borrower Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: MARYLAND Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank **	Market Share by Borrower Income**					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Baltimore MSA	19%	35%	18%	21%	24%	18%	39%	25%	9	3.05	6.70	2.61	2.20	2.78	858	92%
Limited-Scope:																
Hagerstown MSA	18%	50%	19%	0%	27%	0%	37%	50%	0	0.00	0.00	0.00	0.00	0.00	2	< 1%

Non-MSA Assessment Areas	18%	15%	17%	14%	23%	33%	42%	38%	8	3.80	2.17	2.68	4.20	4.35	71	8%

(*) As a percentage of loans with borrower income information available. No information was available for < 1% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9. Borrower Distribution of Home Mortgage Refinance Loan Originations

NATIONS BANK, N.A. State: MARYLAND Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Mortgage Refinance Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Baltimore MSA	19%	15%	18%	22%	24%	25%	39%	38%	2	3.28	4.79	4.42	3.19	3.65	3,263	87%
Limited-Scope:																
Hagerstown MSA	18%	3%	19%	13%	27%	25%	37%	59%	15	1.48	0.00	0.37	0.61	1.76	48	1%
Non-MSA Assessment Areas	18%	5%	17%	16%	23%	23%	42%	56%	4	5.62	7.14	4.32	4.73	7.20	453	12%

(*) As a percentage of loans with borrower income information available. No information was available for 12% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 10. Borrower Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: MARYLAND Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans		
	% of Businesses*	% BANK Loans**	% Market Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Baltimore MSA	89%	62%	40%	76%	13%	11%	8.65	11.58	2,671	90%	111
Limited-Scope:											
Hagerstown MSA	89%	18%	53%	56%	18%	26%	3.01	0.94	62	2%	198

Non-MSA Assessment Areas	91%	62%	54%	72%	15%	13%	4.34	4.59	232	8%	113

(*) As a percentage of businesses with known revenues.
 (**) As a percentage of loans with revenue information available. No information was available for 20% of loans originated by NationsBank.
 (***) The market consists of all other Small Business reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Business Data only.
 (****) Based on 1997 Aggregate Small Business Data only.

Table 11. Borrower Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: MARYLAND Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Farms with Revenues of \$1 million or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans		
	% of Farms*	% BANK Loans**	% Market Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Baltimore MSA	97%	100%	83%	100%	0%	0%	2.22	2.65	4	44%	13
Limited-Scope:											
Hagerstown MSA	98%	0%	94%	0%	0%	0%	0.00	0.00	0	0%	0
Non-MSA Assessment Areas	97%	100%	94%	80%	20%	0%	2.17	2.30	5	56%	71

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. Information was available for all loans originated by NationsBank.

(***) The market consists of all other Small Farm reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 12. Qualified Investments

NATIONS BANK, N.A. State: MARYLAND Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
MSA/Assessment Areas:	Current Period Investments		Total Investments (Outstandings)	
	#	\$(000's)	#	\$(000's)
Full-Scope:				
Baltimore MSA	59	43,819	28	61,634
Limited-Scope:				
Hagerstown MSA	3	7	1	284
Non-MSA Assessment Areas	10	26	0	0
Statewide	0	0	2	6,533

Table 13. Distribution of Branch and ATM Delivery System

NATIONSBANK, N.A. State: MARYLAND Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																	
MSA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total STATE Deposits	# of STATE Branches	% of Total STATE Branches	Location of Branches by Income of Geographies				# of STATE ATMs	% of Total STATE ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope:																	
Baltimore MSA	94%	110	88%	1%	25%	46%	28%	309	91%	4%	24%	47%	25%	8%	19%	45%	28%
Limited-Scope:																	
Hagerstown MSA	< 1%	1	1%	0%	0%	100%	0%	0	0%	0%	0%	0%	0%	2%	18%	62%	18%
Non-MSA Assessment Areas	6%	14	11%	0%	14%	57%	29%	30	9%	0%	13%	63%	24%	1%	9%	65%	25%

Table 1. Lending Volume

NATIONSBANK, N.A. State: MISSOURI Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997												
MSA/Assessment Area:	% of Total Bank Deposits in AA	Residential		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope:												
Springfield MSA #7920	25%	887	64,850	536	45,773	47	792	1	144	1,471	111,559	19%
Cape Girardeau	14%	232	19,012	454	31,606	121	4,884	0	0	807	55,502	11%
Dunklin	4%	67	2,936	93	6,014	187	15,409	0	0	347	24,359	5%
Randolph	1%	53	2,135	15	828	6	119	0	0	74	3,082	1%
South Central Missouri	9%	209	12,103	199	12,132	181	4,728	0	0	589	28,963	8%
Limited-Scope:												

Columbia MSA #1740	8%	279	26,384	65	9,120	9	203	0	0	353	35,707	5%
Joplin MSA #3710	9%	464	28,191	289	25,279	227	7,032	0	0	980	60,502	13%
Non-MSA Assessment Areas	30%	898	46,648	1,118	40,662	973	23,862	1	360	2,990	111,532	38%

Table 2. Geographic Distribution of Home Purchase Loan Originations

NATIONS BANK, N.A. State: MISSOURI Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Springfield MSA	< 1%	0%	17%	11%	61%	59%	22%	30%	5	5.45	0.00	5.04	5.15	6.48	370	30%
Cape Girardeau	NA	NA	3%	1%	27%	18%	70%	81%	3	13.31	NA	11.11	13.82	13.24	96	8%
Dunklin	NA	NA	44%	44%	56%	56%	NA	NA	2	16.51	NA	17.02	16.13	NA	18	1%
Randolph	NA	NA	NA	NA	86%	87%	14%	13%	2	11.03	NA	NA	11.87	7.55	30	2%
South Central Missouri	NA	NA	6%	10%	80%	66%	13%	24%	4	7.31	NA	8.96	6.48	10.32	68	6%
Limited-Scope:																
Columbia MSA	2%	1%	10%	11%	63%	55%	24%	33%	7	3.72	1.72	3.52	3.14	5.91	115	9%
Joplin MSA	NA	NA	8%	6%	76%	83%	16%	11%	1	8.44	NA	5.98	9.82	4.70	244	20%

Non-MSA Assessment Areas	NA	NA	11%	11%	78%	78%	11%	11%	2	11.27	NA	11.00	11.88	8.15	304	24%

(*) Based on 1997 Aggregate HMDA Data only.

Table 3. Geographic Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: MISSOURI Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Springfield MSA	< 1%	2%	17%	22%	61%	56%	22%	20%	2	13.74	66.67	16.03	12.72	13.77	115	41%
Cape Girardeau	NA	NA	3%	0%	27%	36%	70%	64%	2	18.03	NA	0.00	36.36	14.00	11	4%
Dunklin	NA	NA	44%	25%	56%	75%	NA	NA	3	10.26	NA	8.33	11.11	NA	4	1%
Randolph	NA	NA	NA	NA	86%	60%	14%	40%	3	5.75	NA	NA	4.55	9.52	5	2%
South Central Missouri	NA	NA	6%	18%	80%	64%	13%	18%	6	6.15	NA	11.76	5.30	6.67	11	4%
Limited-Scope:																
Columbia MSA	2%	0%	10%	31%	63%	44%	24%	25%	7	4.91	0.00	16.13	3.78	4.21	16	6%
Joplin MSA	NA	NA	8%	3%	76%	87%	16%	9%	8	6.01	NA	3.13	6.82	3.41	32	12%

Non-MSA Assessment Areas	NA	NA	11%	10%	78%	84%	11%	6%	2	17.15	NA	15.38	18.55	9.26	83	30%

(*) Based on 1997 Aggregate HMDA Data only.

Table 4. Geographic Distribution of Refinance Loan Originations

NATIONSBANK, N.A. State: MISSOURI Evaluation Period: JANUARY 1,1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Springfield MSA	< 1%	0%	17%	12%	61%	59%	22%	29%	1	7.02	0.00	7.45	6.61	7.88	402	26%
Cape Girardeau	NA	NA	3%	0%	27%	14%	70%	86%	2	21.74	NA	0.00	21.18	22.11	125	8%
Dunklin	NA	NA	44%	33%	56%	67%	NA	NA	1	38.14	NA	33.33	41.10	NA	45	3%
Randolph	NA	NA	NA	NA	86%	72%	14%	28%	2	7.47	NA	NA	6.60	11.36	18	1%
South Central Missouri	NA	NA	6%	5%	80%	85%	13%	10%	1	21.72	NA	16.67	23.49	14.77	130	8%
Limited-Scope:																
Columbia MSA	2%	0%	10%	9%	63%	55%	24%	36%	4	6.78	0.00	8.92	5.95	8.45	148	9%

Joplin MSA	NA	NA	8%	4%	76%	81%	16%	15%	3	8.43	NA	4.58	9.28	6.54	187	12%
Non-MSA Assessment Areas	NA	NA	11%	10%	78%	79%	11%	11%	1	22.69	NA	25.79	23.29	17.61	511	33%

(*) Based on 1997 Aggregate HMDA Data only.

Table 5. Geographic Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: MISSOURI Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans	
	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Springfield MSA	4%	7%	18%	20%	62%	52%	16%	21%	3	12.92	20.57	15.36	11.37	13.80	536	19%
Cape Girardeau	NA	NA	6%	1%	28%	19%	66%	80%	2	26.35	NA	7.02	22.00	28.59	454	16%
Dunklin	NA	NA	52%	34%	48%	66%	NA	NA	1	48.19	NA	50.79	46.92	NA	93	3%
Randolph	NA	NA	NA	NA	87%	80%	13%	20%	3	2.63	NA	NA	2.49	3.37	15	1%
South Central Missouri	NA	NA	8%	8%	81%	89%	11%	3%	2	21.89	NA	13.11	24.11	11.32	199	7%
Limited-Scope:																
Columbia MSA	26%	15%	18%	12%	44%	57%	12%	15%	6	3.42	2.85	3.49	3.55	3.58	65	2%
Joplin MSA	NA	NA	20%	5%	60%	84%	20%	11%	2	18.69	NA	5.56	25.39	9.12	289	11%

Non-MSA Assessment Areas	NA	NA	13%	14%	64%	81%	23%	5%	1	32.50	NA	45.97	38.41	8.09	1,118	41%

(*) Based on 1997 Aggregate Small Business Data only.

Table 6. Geographic Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: MISSOURI Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Springfield MSA	1%	0%	15%	9%	71%	87%	13%	4%	3	8.87	0.00	66.67	8.37	5.88	47	3%
Cape Girardeau	NA	NA	NA	NA	28%	43%	72%	57%	1	38.17	NA	NA	36.88	39.20	121	7%

Dunklin	NA	NA	34%	46%	66%	54%	NA	NA	1	85.19	NA	86.60	84.03	NA	187	11%
Randolph	NA	NA	NA	NA	79%	50%	21%	50%	4	2.21	NA	NA	1.14	42.86	6	< 1%
South Central Missouri	NA	NA	9%	9%	79%	90%	12%	1%	2	30.78	NA	58.62	29.64	11.11	181	10%
Limited-Scope:																
Columbia MSA	8%	0%	9%	0%	67%	89%	16%	11%	4	7.83	0.00	0.00	7.62	20.00	9	1%
Joplin MSA	NA	NA	5%	0%	81%	99%	14%	1%	1	54.33	NA	0.00	54.50	50.00	227	13%
Non-MSA Assessment Areas	NA	NA	17%	14%	69%	78%	14%	8%	1	38.85	NA	59.46	36.11	45.30	973	55%

(*) Based on 1997 Aggregate Small Farm Data only.

Table 7. Borrower Distribution of Home Purchase Loan Originations

NATIONS BANK, N.A. State: MISSOURI Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Purchase Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Springfield MSA	18%	10%	18%	20%	25%	25%	39%	44%	5	5.45	5.48	4.92	4.67	5.72	370	30%
Cape Girardeau	14%	4%	13%	13%	20%	21%	53%	62%	3	13.31	12.12	8.70	11.63	19.61	96	8%
Dunklin	31%	11%	18%	11%	18%	39%	33%	39%	2	16.51	16.67	7.41	23.33	20.59	18	1%
Randolph	18%	0%	15%	27%	24%	19%	43%	54%	2	11.03	0.00	10.94	7.46	15.05	30	2%
South Central Missouri	18%	3%	19%	17%	24%	29%	39%	51%	4	7.31	1.92	5.24	9.74	11.15	68	6%
Limited-Scope:																
Columbia MSA	19%	9%	19%	20%	23%	25%	39%	45%	7	3.72	2.85	3.06	3.61	5.50	115	9%
Joplin MSA	19%	4%	19%	19%	24%	28%	38%	49%	1	8.44	4.52	7.37	8.67	9.46	244	20%

Non-MSA Assessment Areas	20%	3%	19%	15%	24%	29%	38%	53%	2	11.27	7.81	7.89	11.58	14.26	304	24%

(*) As a percentage of loans with borrower income information available. No information was available for 8% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 8. Borrower Distribution of Home Improvement Loan Originations

NATIONS BANK, N.A. State: MISSOURI Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank **	Market Share by Borrower Income**					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Springfield MSA	18%	13%	18%	21%	25%	27%	39%	39%	2	13.74	15.15	12.77	15.05	13.41	115	41%
Cape Girardeau	14%	18%	13%	9%	20%	18%	53%	55%	2	18.03	100	11.11	18.18	16.67	11	4%
Dunklin	31%	0%	18%	0%	18%	0%	33%	100%	3	10.26	0.00	0.00	0.00	28.57	4	1%
Randolph	18%	0%	15%	0%	24%	40%	43%	60%	3	5.75	0.00	0.00	8.00	8.57	5	2%
South Central Missouri	18%	9%	19%	18%	24%	46%	39%	27%	6	6.15	6.25	6.06	10.00	3.85	11	4%
Limited-Scope:																
Columbia MSA	19%	7%	19%	20%	23%	7%	39%	67%	7	4.91	2.94	4.62	1.22	7.35	16	6%
Joplin MSA	19%	13%	19%	10%	24%	43%	38%	33%	8	6.01	8.16	2.11	8.72	4.93	32	12%
Non-MSA Assessment Areas	20%	6%	19%	22%	24%	32%	38%	40%	2	17.15	8.06	19.57	18.98	17.88	83	30%

(*) As a percentage of loans with borrower income information available. No information was available for 2% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9. Borrower Distribution of Refinance Loan Originations

NATIONS BANK, N.A. State: MISSOURI Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Mortgage Refinance Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Springfield MSA	18%	7%	18%	22%	25%	25%	39%	46%	1	7.02	6.05	8.93	6.78	6.81	402	26%
Cape Girardeau	14%	1%	13%	10%	20%	14%	53%	75%	2	21.74	11.11	27.91	18.75	27.51	125	8%
Dunklin	31%	2%	18%	20%	18%	14%	33%	64%	1	38.14	11.11	52.94	26.09	45.16	45	3%
Randolph	18%	0%	15%	17%	24%	17%	43%	67%	2	7.47	0.00	7.69	5.26	9.16	18	1%
South Central Missouri	18%	4%	19%	16%	24%	28%	39%	52%	1	21.72	31.25	27.03	25.18	25.19	130	8%
Limited-Scope:																
Columbia MSA	19%	4%	19%	18%	23%	21%	39%	56%	4	6.78	4.38	7.38	5.63	8.34	148	9%
Joplin MSA	19%	6%	19%	16%	24%	33%	38%	44%	3	8.43	7.09	7.93	10.05	8.02	187	12%

Non-MSA Assessment Areas	20%	5%	19%	15%	24%	27%	38%	53%	1	22.69	22.43	21.88	24.11	25.00	511	33%

(*) As a percentage of loans with borrower income information available. No information was available for 7% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 10. Borrower Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: MISSOURI Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans		
	% of Businesses*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Springfield MSA	87%	67%	63%	79%	15%	6%	12.92	10.65	536	19%	85
Cape Girardeau	89%	78%	64%	83%	12%	5%	26.35	22.55	454	16%	70
Dunklin	93%	75%	67%	84%	11%	5%	48.19	36.19	93	3%	65
Randolph	93%	100%	72%	87%	13%	0%	2.63	3.15	15	1%	55
South Central Missouri	92%	87%	58%	83%	11%	6%	21.89	17.00	199	7%	61
Limited-Scope:											
Columbia MSA	91%	78%	69%	73%	11%	16%	3.42	2.97	65	2%	140
Joplin MSA	92%	81%	49%	84%	8%	8%	18.69	23.73	289	11%	87
Non-MSA Assessment Areas	93%	84%	69%	93%	5%	2%	32.5	27.92	1,118	41%	36

(*) As a percentage of businesses with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 31% of loans originated by NationsBank.

(***) The market consists of all other Small Business reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Business Data only.

(****) Based on 1997 Aggregate Small Business Data only.

Table 11. Borrower Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: MISSOURI Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Farms with Revenues of \$1,000,000 or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans		
	% of Farms*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Springfield MSA	99%	100%	97%	100%	0%	0%	8.87	8.43	47	3%	17
Cape Girardeau	100%	99%	99%	90%	7%	3%	38.17	36.81	121	7%	40
Dunklin	90%	94%	91%	74%	19%	7%	85.19	83.24	187	11%	82
Randolph	100%	100%	95%	100%	0%	0%	2.21	2.33	6	< 1%	20
South Central Missouri	100%	99%	91%	96%	4%	0%	30.78	22.96	181	10%	26
Limited-Scope:											
Columbia MSA	97%	100%	87%	100%	0%	0%	7.83	8.91	9	1%	23
Joplin MSA	100%	99%	69%	95%	4%	1%	54.33	62.29	227	13%	31
Non-MSA Assessment Areas	99%	98%	92%	96%	3%	1%	38.85	35.91	973	55%	25

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 16% of loans originated by NationsBank.

(***) The market consists of all other Small Farm reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 12. Qualified Investments

NATIONS BANK, N.A. State: MISSOURI Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
MSA/Assessment Areas:	Current Period Investments		Total Investments (Outstandings)	
	#	\$(000's)	#	\$(000's)
Full-Scope:				
Springfield MSA	17	2,228	6	2,770
Cape Girardeau	2	9	0	0
Dunklin	4	9	0	0
Randolph	1	5	0	0
South Central Missouri	4	19	0	0
Limited-Scope:				
Columbia MSA	2	19	1	37
Joplin MSA	12	20	1	1,872
Non-MSA Assessment Areas	17	39	1	20
Statewide	1	4	0	0

Table 13. Distribution of Branch and ATM Delivery System

NATIONS BANK, N.A. State: MISSOURI Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																	
MSA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total STATE Deposits	# of STATE Branches	% of Total STATE Branches	Location of Branches by Income of Geographies				# of STATE ATMs	% of Total STATE ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope:																	
Springfield MSA	25%	8	14%	12%	25%	25%	38%	52	35%	6%	21%	48%	25%	1%	23%	57%	19%
Cape Girardeau	14%	6	10%	NA	0%	17%	83%	12	8%	NA	0%	25%	75%	NA	5%	32%	63%
Dunklin	4%	2	3%	NA	50%	50%	NA	1	1%	NA	0%	100%	NA	NA	44%	56%	NA
Randolph	1%	1	2%	NA	NA	0%	100%	1	1%	NA	NA	0%	100%	NA	NA	86%	14%
South Central Missouri	9%	6	10%	NA	0%	100%	0%	8	6%	NA	0%	75%	25%	NA	5%	84%	11%
Limited-Scope:																	

Columbia MSA	8%	4	7%	25%	50%	25%	0%	14	10%	29%	29%	42%	0%	14%	16%	53%	17%
Joplin MSA	9%	5	9%	NA	20%	80%	0%	20	14%	NA	15%	55%	30%	NA	10%	74%	16%
Non-MSA Assessment Areas	30%	26	45%	NA	12%	77%	11%	36	25%	NA	17%	53%	30%	NA	12%	77%	11%

Table 1. Lending Volume

NATIONSBANK, N.A. State: NEW MEXICO Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997													
MSA/Assessment Area:	% of Total Bank Deposits in AA	Residential		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in AA	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
Full-Scope:													
Albuquerque MSA #0200	62%	1,158	109,232	1,291	85,551	6	48	0	0	2,455	194,831	52%	
Grant	3%	43	3,090	71	4,638	4	57	0	0	118	7,785	3%	
Southwest New Mexico	7%	74	3,344	133	9,861	12	1,673	0	0	219	14,878	5%	

Limited-Scope:												
Las Cruces MSA #4100	3%	140	8,507	73	5,399	2	110	0	0	215	14,016	5%
Santa Fe MSA #7490	11%	379	56,901	229	14,532	1	23	2	4,356	611	75,812	13%
Non-MSA Assessment Areas	14%	184	10,961	610	22,608	232	7,524	0	0	1,026	41,093	22%

Table 2. Geographic Distribution of Home Purchase Loan Originations

NATIONSBANK, N.A. State: NEW MEXICO Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Albuquerque MSA	2%	< 1%	19%	9%	45%	40%	34%	51%	14	2.03	0.42	1.52	1.61	2.85	466	63%
Grant	NA	NA	NA	NA	78%	59%	22%	41%	6	4.67	NA	NA	3.61	8.05	17	2%
Southwest New Mexico	< 1%	0%	16%	12%	44%	34%	40%	53%	10	2.78	0.00	3.20	2.72	2.86	32	4%
Limited-Scope:																
Las Cruces MSA	0%	2%	32%	21%	47%	48%	21%	29%	15	1.99	8.33	1.49	2.06	2.14	66	9%
Santa Fe MSA	NA	NA	31%	13%	49%	56%	20%	31%	11	3.32	NA	1.91	3.85	3.77	108	15%
Non-MSA Assessment Areas	13%	0%	17%	9%	43%	49%	27%	42%	10	1.76	0.00	1.73	2.42	1.38	55	7%

(*) Based on 1997 Aggregate HMDA Data only.

Table 3. Geographic Distribution of Home Improvement Loan Originations

NATIONS BANK, N.A. State: NEW MEXICO Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Albuquerque MSA	2%	2%	19%	28%	45%	50%	34%	21%	5	8.78	13.79	13.45	9.29	5.32	243	60%
Grant	NA	NA	NA	NA	78%	50%	22%	50%	2	10.53	NA	NA	6.67	25.00	4	1%
Southwest New Mexico	< 1%	0%	16%	27%	44%	55%	40%	18%	5	5.07	0.00	7.14	6.19	2.60	11	3%
Limited-Scope:																
Las Cruces MSA	0%	0%	32%	21%	47%	58%	21%	21%	8	2.93	0.00	2.02	4.94	1.72	24	6%
Santa Fe MSA	NA	NA	31%	38%	49%	48%	20%	14%	2	21.02	NA	32.76	18.08	14.74	99	24%
Non-MSA Assessment Areas	13%	16%	17%	12%	43%	60%	27%	12%	5	8.22	36.36	7.69	9.62	3.06	25	6%

(*) Based on 1997 Aggregate HMDA Data only.

Table 4. Geographic Distribution of Refinance Loan Originations

NATIONS BANK, N.A. State: NEW MEXICO Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Albuquerque MSA	2%	2%	19%	20%	45%	44%	34%	34%	5	2.92	4.06	3.77	2.84	2.60	448	54%
Grant	NA	NA	NA	NA	78%	64%	22%	36%	3	8.98	NA	NA	8.00	11.43	22	3%
Southwest New Mexico	< 1%	0%	16%	13%	44%	35%	40%	52%	8	3.02	0.00	3.48	2.11	3.95	31	4%
Limited-Scope:																
Las Cruces MSA	0%	0%	32%	14%	47%	64%	21%	22%	10	2.92	0.00	1.99	3.74	2.17	50	6%
Santa Fe MSA	NA	NA	31%	20%	49%	57%	20%	23%	3	5.01	NA	6.34	4.76	4.62	172	21%
Non-MSA Assessment Areas	13%	0%	17%	7%	43%	72%	27%	21%	1	8.02	0.00	5.98	10.16	5.34	104	12%

(*) Based on 1997 Aggregate HMDA Data only.

Table 5. Geographic Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: NEW MEXICO Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans	
	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Albuquerque MSA	3%	4%	31%	28%	38%	41%	28%	28%	2	18.7	19.26	19.13	18.80	16.74	1,291	53%
Grant	NA	NA	NA	NA	76%	76%	24%	24%	1	39.66	NA	NA	39.71	39.53	71	3%
Southwest New Mexico	9%	5%	26%	17%	35%	34%	30%	44%	2	14.58	10.00	17.65	11.89	17.26	133	6%
Limited-Scope:																
Las Cruces MSA	0%	4%	37%	27%	46%	53%	17%	16%	5	7.06	22.22	6.01	7.94	5.79	73	3%
Santa Fe MSA	NA	NA	47%	42%	36%	43%	17%	15%	2	16.44	NA	18.79	15.65	13.60	229	10%
Non-MSA Assessment Areas	1%	1%	15%	36%	53%	38%	31%	25%	1	32.17	5.33	60.33	28.57	24.00	610	25%

(*) Based on 1997 Aggregate Small Business Data only.

Table 6. Geographic Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: NEW MEXICO Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Albuquerque MSA	1%	17%	23%	50%	48%	17%	28%	16%	2	8.11	25.00	13.64	2.78	8.33	6	2%
Grant	NA	NA	NA	NA	53%	75%	47%	25%	2	44.44	NA	NA	42.86	50.00	4	2%

Southwest New Mexico	1%	0%	22%	8%	46%	67%	30%	25%	2	8.73	0.00	5.56	10.96	5.88	12	3%
Limited-Scope:																
Las Cruces MSA	1%	0%	62%	50%	33%	50%	4%	0%	3	2.30	0.00	1.69	3.70	0.00	2	1%
Santa Fe MSA	NA	NA	47%	100%	36%	0%	17%	0%	2	2.94	NA	100	0.00	0.00	1	0%
Non-MSA Assessment Areas	NA	NA	19%	24%	51%	60%	30%	16%	1	73.42	NA	84.62	72.77	65.52	232	92%

(*) Based on 1997 Aggregate Small Farm Data only.

Table 7. Borrower Distribution of Home Purchase Loan Originations

NATIONS BANK, N.A. State: NEW MEXICO Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Purchase Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Albuquerque MSA	20%	4%	17%	15%	22%	26%	40%	54%	14	2.03	0.84	1.06	1.34	2.07	466	63%
Grant	20%	0%	18%	0%	19%	15%	43%	85%	6	4.67	0.00	0.00	2.04	6.51	17	2%
Southwest New Mexico	20%	7%	14%	26%	19%	39%	46%	29%	10	2.78	2.60	3.59	4.49	2.09	32	4%
Limited-Scope:																
Las Cruces MSA	24%	5%	16%	20%	19%	14%	41%	61%	15	1.99	0.90	2.16	1.46	3.26	66	9%
Santa Fe MSA	25%	6%	19%	22%	23%	19%	33%	52%	11	3.32	1.09	2.86	2.55	3.94	108	15%
Non-MSA Assessment Areas	25%	0%	16%	11%	18%	24%	41%	65%	10	1.76	0.00	1.02	1.65	2.26	55	7%

(*) As a percentage of loans with borrower income information available. No information was available for 37% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 8. Borrower Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: NEW MEXICO Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Albuquerque MSA	20%	22%	17%	33%	22%	25%	40%	20%	5	8.78	16.46	13.37	7.51	4.46	243	60%
Grant	20%	0%	18%	0%	19%	75%	43%	25%	2	10.53	100.00	0.00	42.86	5.56	4	1%
Southwest New Mexico	20%	27%	14%	27%	19%	18%	46%	27%	5	5.07	7.32	8.11	3.85	3.53	11	3%
Limited-Scope:																
Las Cruces MSA	24%	14%	16%	28%	19%	32%	41%	32%	8	2.93	2.68	3.55	5.34	1.97	24	6%
Santa Fe MSA	25%	31%	19%	28%	23%	28%	33%	13%	2	21.02	36.71	24.32	23.89	8.39	99	24%
Non-MSA Assessment Areas	25%	8%	16%	32%	18%	28%	41%	32%	5	8.22	8.70	17.78	10.61	4.91	25	6%

(*) As a percentage of loans with borrower income information available. No information was available for 3% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9. Borrower Distribution of Refinance Loan Originations

NATIONSBANK, N.A. State: NEW MEXICO Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Mortgage Refinance Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Albuquerque MSA	20%	11%	17%	19%	22%	27%	40%	42%	5	2.92	4.01	2.86	2.75	2.81	448	54%
Grant	20%	5%	18%	5%	19%	29%	43%	62%	3	8.98	8.33	3.70	9.68	11.71	22	3%
Southwest New Mexico	20%	10%	14%	17%	19%	23%	46%	50%	8	3.02	5.45	2.82	2.70	3.28	31	4%
Limited-Scope:																
Las Cruces MSA	24%	13%	16%	19%	19%	23%	41%	45%	10	2.92	7.41	4.95	3.11	2.68	50	6%
Santa Fe MSA	25%	11%	19%	26%	23%	29%	33%	34%	3	5.01	7.33	6.47	6.14	3.27	172	21%
Non-MSA Assessment Areas	25%	3%	16%	14%	18%	27%	41%	56%	1	8.02	9.38	10.45	11.20	7.20	104	12%

(*) As a percentage of loans with borrower income information available. No information was available for 17% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 10. Borrower Distribution of Small Business Loan Originations

NATIONSBANK, N.A. State: NEW MEXICO Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans		
	% of Businesses*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Albuquerque MSA	91%	58%	52%	86%	10%	4%	18.27	10.70	1,291	53%	66
Grant	94%	55%	77%	86%	7%	7%	39.66	29.06	71	3%	65
Southwest New Mexico	92%	76%	57%	87%	5%	8%	14.58	15.23	133	6%	74
Limited-Scope:											
Las Cruces MSA	91%	75%	51%	83%	12%	5%	7.06	8.65	73	3%	74
Santa Fe MSA	93%	74%	51%	88%	7%	5%	16.44	15.43	229	10%	63
Non-MSA Assessment Areas	91%	91%	70%	95%	3%	2%	32.17	33.41	610	25%	37

(*) As a percentage of businesses with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 38% of loans originated by NationsBank.

(***) The market consists of all other Small Business reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Business Data only.

(****) Based on 1997 Aggregate Small Business Data only.

Table 11. Borrower Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: NEW MEXICO Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Farms with Revenues of \$1,000,000 or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans		
	% of Farms*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Albuquerque MSA	97%	67%	87%	100%	0%	0%	8.11	6.35	6	2%	8
Grant	100%	100%	80%	100%	0%	0%	44.44	50.00	4	2%	14
Southwest New Mexico	85%	67%	92%	67%	8%	25%	28.96	7.02	12	3%	139
Limited-Scope:											
Las Cruces MSA	85%	100%	87%	100%	0%	0%	2.30	1.33	2	1%	55
Santa Fe MSA	98%	100%	94%	100%	0%	0%	2.94	3.13	1	0%	23
Non-MSA Assessment Areas	95%	95%	79%	93%	5%	2%	73.42	76.92	232	92%	32

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 5% of loans originated by NationsBank

(***) The market consists of all other Small Farm reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 12. Qualified Investments

NATIONS BANK, N.A. State: NEW MEXICO Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
MSA/Assessment Areas:	Current Period Investments		Total Investments (Outstandings)	
	#	\$(000's)	#	\$(000's)
Full-Scope:				
Albuquerque MSA	18	4,413	3	7,631
Grant	1	4	0	0
Southwest New Mexico	0	0	0	0
Limited-Scope:				
Las Cruces MSA	3	10	0	0
Santa Fe MSA	9	4,885	1	4,852
Non-MSA Assessment Areas	3	19	0	0
Statewide	1	345	1	345

Table 13. Distribution of Branch and ATM Delivery System

NATIONS BANK, N.A. State: NEW MEXICO Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																	
MSA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total STATE Deposits	# of STATE Branches	% of Total STATE Branches	Location of Branches by Income of Geographies				# of STATE ATMs	% of Total STATE ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope:																	
Albuquerque MSA	62%	27	45%	4%	19%	44%	33%	70	48%	4%	44%	31%	21%	3%	25%	42%	30%
Grant	3%	3	5%	NA	NA	100%	0%	3	2%	NA	NA	67%	33%	NA	NA	79%	21%
Southwest New Mexico	7%	6	10%	17%	0%	33%	50%	10	7%	10%	0%	30%	60%	0%	19%	45%	36%
Limited-Scope:																	
Las Cruces MSA	3%	2	3%	0%	50%	50%	0%	9	6%	0%	33%	45%	22%	3%	35%	43%	19%
Santa Fe MSA	11%	5	8%	NA	40%	60%	0%	19	13%	NA	42%	58%	0%	NA	34%	48%	18%

Non-MSA Assessment Areas	14%	17	29%	5%	18%	65%	12%	35	24%	9%	14%	57%	20%	14%	21%	40%	25%

Table 1. Lending Volume

NATIONSBANK, N.A. State: NORTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997												
MSA/Assessment Area:	% of Total Bank Deposits in AA	Home Mortgage		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope:												
Fayetteville MSA #2560	4%	1,087	78,399	208	16,788	8	568	0	0	1,303	95,755	4%
Greensboro--Winston-Salem--High Point MSA #3120	26%	4,372	384,455	966	141,568	12	680	1	3,025	5,351	529,728	23%
Jacksonville MSA #3605	3%	713	52,776	212	13,228	17	1,253	0	0	942	67,257	3%
Raleigh-Durham-Chapel Hill MSA #6640	21%	3,748	391,874	901	99,785	7	580	3	566	4,659	492,805	21%
Limited-Scope:												
Asheville MSA #0480	5%	1,311	108,924	226	33,522	13	419	0	0	1,550	142,865	6%
Goldsboro MSA #2980	< 1%	83	4,835	84	12,461	91	10,907	0	0	258	28,203	1%
Greenville MSA #3150	2%	691	58,951	222	27,741	70	4,638	1	48	984	91,378	4%
Hickory-Morganton-Lenoir MSA #3290	2%	910	66,642	220	35,859	3	132	0	0	1,133	102,633	5%
Wilmington MSA #9200	7%	1,568	132,928	454	38,006	11	1,093	0	0	2,033	172,027	7%
Non-MSA Assessment Areas	30%	5,059	394,890	1,931	167,880	418	35,188	0	0	7,408	597,958	26%

Table 2. Geographic Distribution of Home Purchase Loan Originations

NATIONS BANK, N.A. State: NORTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Fayetteville MSA	1%	1%	10%	10%	69%	67%	20%	22%	13	3.38	4.05	3.72	3.26	3.61	400	4%
Greensboro--Winston-Salem--High Point MSA	1%	< 1%	11%	9%	62%	44%	26%	47%	4	4.51	1.41	4.32	3.72	5.82	1,971	19%
Jacksonville MSA	NA	NA	4%	2%	80%	94%	17%	5%	8	4.37	NA	0.84	5.30	0.57	307	3%
Raleigh-Durham-Chapel Hill MSA	1%	1%	13%	8%	48%	46%	37%	45%	4	4.09	2.16	3.99	3.67	4.72	2,474	24%
Limited-Scope:																
Asheville MSA	< 1%	1%	12%	13%	71%	70%	16%	16%	2	7.32	15.15	9.05	7.23	6.53	792	8%
Goldensboro MSA	NA	NA	NA	NA	100%	100%	NA	NA	11	2.01	NA	NA	2.01	NA	29	< 1%
Greenville MSA	4%	1%	18%	8%	45%	37%	33%	54%	2	9.06	2.50	6.58	7.92	11.25	476	5%
Hickory-Morganton-Lenoir MSA	NA	NA	7%	5%	86%	86%	7%	10%	4	4.43	NA	2.94	4.21	7.16	437	4%
Wilmington MSA	3%	2%	21%	19%	50%	58%	26%	21%	4	4.96	7.41	7.14	4.99	3.79	867	8%
Non-MSA Assessment Areas	< 1%	< 1%	7%	5%	70%	53%	23%	41%	2	7.82	2.88	7.01	6.80	9.95	2,404	24%

(*) Based on 1997 Aggregate HMDA Data only.

Table 3. Geographic Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: NORTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank *	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Fayetteville MSA	1%	0%	10%	12%	69%	66%	20%	21%	5	6.25	0.00	10.94	5.92	5.63	89	8%
Greensboro--Winston-Salem--High Point MSA	1%	1%	11%	18%	62%	65%	26%	16%	7	4.76	2.63	6.07	4.88	3.41	248	22%
Jacksonville MSA	NA	NA	4%	3%	80%	93%	17%	4%	5	5.12	NA	5.26	6.03	1.22	68	6%
Raleigh-Durham-Chapel Hill MSA	1%	1%	13%	16%	48%	49%	37%	35%	14	1.85	2.00	1.05	2.00	2.01	109	10%
Limited-Scope:																
Asheville MSA	< 1%	3%	12%	19%	71%	64%	16%	14%	5	6.44	25.00	7.46	6.90	1.92	59	5%
Goldboro MSA	NA	NA	NA	NA	100%	100%	NA	NA	4	6.76	NA	NA	6.76	NA	11	1%
Greenville MSA	4%	13%	18%	7%	45%	60%	33%	20%	9	5.77	25.00	3.23	5.75	3.85	30	3%
Hickory-Morganton-Lenoir MSA	NA	NA	7%	8%	86%	92%	7%	0%	11	2.55	NA	3.85	2.58	0.00	38	4%
Wilmington MSA	3%	5%	21%	27%	50%	57%	26%	11%	4	5.55	8.33	8.73	5.10	3.05	62	6%

Non-MSA Assessment Areas	< 1%	0%	7%	8%	70%	68%	23%	24%	2	8.28	0.00	7.61	7.86	9.92	389	35%

(*) Based on 1997 Aggregate HMDA Data only.

Table 4. Geographic Distribution of Home Mortgage Refinance Loan Originations

NATIONSBANK, N.A. State: NORTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Fayetteville MSA	1%	< 1%	10%	14%	69%	65%	20%	20%	1	5.85	0.00	9.75	5.25	6.94	597	7%
Greensboro-Winston-Salem-High Point MSA	1%	1%	11%	14%	62%	55%	26%	30%	1	6.81	7.28	7.30	6.36	7.48	2,152	26%
Jacksonville MSA	NA	NA	4%	1%	80%	89%	17%	10%	1	13.40	NA	5.56	14.30	11.17	337	4%
Raleigh-Durham-Chapel Hill MSA	1%	2%	13%	12%	48%	45%	37%	41%	3	4.55	4.96	3.80	4.02	5.54	1,164	14%
Limited-Scope:																
Asheville MSA	< 1%	1%	12%	11%	71%	73%	16%	15%	1	7.12	2.60	5.31	7.95	6.21	458	6%
Goldsporo MSA	NA	NA	NA	NA	100%	100%	NA	NA	2	8.28	NA	NA	8.28	NA	43	1%

Greenville MSA	4%	4%	18%	18%	45%	43%	33%	35%	1	7.14	6.58	11.86	5.63	6.85	185	2%
Hickory-Morganton-Lenoir MSA	NA	NA	7%	8%	86%	87%	7%	5%	2	5.15	NA	6.00	5.21	3.74	435	5%
Wilmington MSA	3%	4%	21%	23%	50%	51%	26%	22%	1	5.92	7.80	10.25	5.86	3.82	637	8%
Non-MSA Assessment Areas	< 1%	< 1%	7%	6%	70%	61%	23%	33%	1	9.76	5.26	9.45	9.19	11.10	2,264	27%

(*) Based on 1997 Aggregate HMDA Data only.

Table 5. Geographic Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: NORTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans	
	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Fayetteville MSA	10%	7%	18%	19%	52%	58%	20%	16%	9	3.95	1.70	7.67	3.87	2.95	208	4%
Greensboro--Winston-Salem--High Point MSA	3%	7%	24%	21%	52%	42%	21%	30%	10	3.23	6.59	3.68	2.74	3.61	966	18%
Jacksonville MSA	NA	NA	10%	6%	76%	77%	14%	17%	3	10.18	NA	6.93	11.80	6.81	212	4%
Raleigh-Durham-Chapel Hill MSA	4%	5%	15%	19%	47%	48%	34%	28%	11	3.23	4.27	2.74	3.94	2.25	901	17%
Limited-Scope:																
Asheville MSA	1%	1%	31%	38%	57%	43%	11%	18%	8	4.49	0.00	5.17	3.83	5.29	226	4%
Goldsboro MSA	NA	NA	NA	NA	100%	100%	NA	NA	8	2.11	NA	NA	3.53	NA	84	2%

Greenville MSA	9%	5%	24%	24%	30%	32%	37%	39%	7	5.24	3.88	5.02	5.23	5.54	222	4%
Hickory-Morganton-Lenoir MSA	NA	NA	16%	15%	74%	75%	10%	10%	8	2.96	NA	3.76	2.87	2.64	220	4%
Wilmington MSA	11%	8%	20%	27%	46%	47%	23%	18%	9	5.16	4.25	7.66	5.02	3.84	454	8%
Non-MSA Assessment Areas	1%	1%	11%	8%	64%	64%	24%	27%	7	4.94	4.88	4.83	4.80	5.40	1,931	35%

(*) Based on 1997 Aggregate Small Business Data only.

Table 6. Geographic Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: NORTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Fayetteville MSA	3%	0%	15%	0%	65%	100%	17%	0%	4	6.67	0.00	0.00	10.00	0.00	8	1%
Greensboro--Winston-Salem--High Point MSA	NA	NA	13%	8%	62%	67%	25%	25%	9	2.13	NA	0.00	1.81	7.14	12	2%
Jacksonville MSA	NA	NA	10%	0%	89%	94%	1%	6%	3	16.67	NA	0.00	17.31	0.00	17	3%
Raleigh-Durham-Chapel Hill MSA	1%	0%	10%	14%	59%	14%	30%	72%	8	1.29	0.00	0.90	0.53	18.18	7	1%
Limited-Scope:																
Asheville MSA	< 1%	0%	16%	8%	72%	77%	12%	15%	3	15.00	0.00	0.00	13.33	50.00	13	2%
Goldboro MSA	NA	NA	NA	NA	100%	100%	NA	NA	2	12.53	NA	NA	13.62	2.86	91	14%
Greenville MSA	1%	0%	18%	44%	63%	44%	18%	12%	4	15.53	0.00	13.70	18.10	12.50	70	11%

Hickory-Morganton-Lenoir MSA	NA	NA	7%	0%	86%	100%	7%	0%	2	14.29	NA	0.00	14.29	0.00	3	< 1%
Wilmington MSA	3%	0%	16%	9%	55%	82%	26%	9%	2	12.50	0.00	0.00	33.33	16.67	11	2%
Non-MSA Assessment Areas	NA	NA	8%	14%	72%	76%	20%	10%	6	8.38	NA	11.26	8.16	7.41	418	64%

(*) Based on 1997 Aggregate Small Farm Data only.

Table 7. Borrower Distribution of Home Purchase Loan Originations

NATIONSBANK, N.A. State: NORTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank **	Market Share by Borrower Income**					Total Home Purchase Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Fayetteville MSA	18%	3%	20%	9%	22%	30%	39%	58%	13	3.38	2.08	0.75	2.31	3.32	400	4%
Greensboro--Winston-Salem--High Point MSA	19%	6%	18%	19%	24%	24%	39%	51%	4	4.51	2.92	3.97	3.87	6.12	1,971	19%
Jacksonville MSA	15%	1%	21%	6%	26%	13%	38%	80%	8	4.37	1.18	1.92	1.57	8.79	307	3%
Raleigh-Durham-Chapel Hill MSA	18%	6%	17%	26%	24%	21%	41%	47%	4	4.09	2.28	4.38	3.63	5.27	2,474	24%
Limited-Scope:																
Asheville MSA	19%	7%	18%	22%	25%	29%	38%	42%	2	7.32	3.98	7.99	7.23	8.26	792	8%
Goldsboro MSA	20%	11%	19%	5%	25%	26%	37%	58%	11	2.01	1.20	0.58	1.15	2.27	29	< 1%

Greenville MSA	24%	2%	16%	14%	19%	24%	40%	60%	2	9.06	1.50	5.34	6.52	12.18	476	5%
Hickory-Morganton-Lenoir MSA	17%	6%	18%	22%	28%	33%	36%	39%	4	4.43	2.40	4.45	5.12	4.62	437	4%
Wilmington MSA	21%	3%	17%	15%	22%	17%	39%	65%	4	4.96	2.61	3.73	3.78	6.12	867	8%
Non-MSA Assessment Areas	19%	2%	17%	10%	22%	21%	42%	67%	2	7.82	2.37	4.26	6.73	11.01	2,404	24%

(*) As a percentage of loans with borrower income information available. No information was available for 8% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 8. Borrower Distribution of Home Improvement Loan Originations

NATIONS BANK, N.A. State: NORTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank **	Market Share by Borrower Income**					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Fayetteville MSA	18%	10%	20%	12%	22%	27%	39%	51%	5	6.25	14.89	6.85	5.38	5.96	89	8%

Greensboro--Winston-Salem--High Point MSA	19%	13%	18%	22%	24%	29%	39%	36%	7	4.76	4.83	4.83	4.71	5.23	248	22%
Jacksonville MSA	15%	9%	21%	13%	26%	25%	38%	52%	5	5.12	4.35	9.09	4.55	5.04	68	6%
Raleigh-Durham-Chapel Hill MSA	18%	15%	17%	19%	24%	21%	41%	45%	14	1.85	2.34	1.37	1.44	2.39	109	10%
Limited-Scope:																
Asheville MSA	19%	17%	18%	29%	25%	20%	38%	34%	5	6.44	10.00	15.00	4.71	3.01	59	5%
Goldsboro MSA	20%	18%	19%	9%	25%	46%	37%	27%	4	6.76	14.29	0.00	17.65	0.00	11	1%
Greenville MSA	24%	7%	16%	20%	19%	30%	40%	43%	9	5.77	0.00	6.90	6.00	7.07	30	3%
Hickory-Morganton-Lenoir MSA	17%	13%	18%	18%	28%	24%	36%	45%	11	2.55	2.50	2.78	1.57	3.30	38	4%
Wilmington MSA	21%	11%	17%	8%	22%	23%	39%	58%	4	5.55	8.06	4.67	4.90	6.20	62	6%
Non-MSA Assessment Areas	19%	12%	17%	25%	22%	26%	42%	37%	2	8.28	10.05	11.66	8.11	7.14	389	35%

(*) As a percentage of loans with borrower income information available. No information was available for < 1% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9. Borrower Distribution of Home Mortgage Refinance Loan Originations

NATIONSBANK, N.A. State: NORTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Mortgage Refinance Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Fayetteville MSA	18%	5%	20%	13%	22%	25%	39%	57%	1	5.85	6.70	6.74	7.00	8.11	597	7%
Greensboro--Winston-Salem--High Point MSA	19%	7%	18%	15%	24%	29%	39%	49%	1	6.81	5.37	5.67	7.72	9.21	2,152	26%
Jacksonville MSA	15%	3%	21%	9%	26%	25%	38%	63%	1	13.40	20.00	12.04	15.72	19.46	337	4%
Raleigh-Durham-Chapel Hill MSA	18%	8%	17%	17%	24%	24%	41%	51%	3	4.55	3.69	4.08	4.31	6.46	1,164	14%
Limited-Scope:																
Asheville MSA	19%	8%	18%	18%	25%	29%	38%	45%	1	7.12	5.62	6.18	7.92	9.48	458	6%
Goldsboro MSA	20%	5%	19%	21%	25%	20%	37%	54%	2	8.28	7.69	11.11	5.41	11.00	43	1%
Greenville MSA	24%	6%	16%	14%	19%	23%	40%	57%	1	7.14	6.49	5.78	7.00	9.71	185	2%

Hickory-Morganton-Lenoir MSA	17%	5%	18%	15%	28%	32%	36%	48%	2	5.15	1.90	3.70	5.74	8.54	435	5%
Wilmington MSA	21%	6%	17%	15%	22%	24%	39%	55%	1	5.92	8.29	6.42	7.13	6.65	637	8%
Non-MSA Assessment Areas	19%	4%	17%	13%	22%	24%	42%	59%	1	9.76	7.97	9.69	9.60	11.86	2,264	27%

(*) As a percentage of loans with borrower income information available. No information was available for 5% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 10. Borrower Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: NORTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans		
	% of Businesses*	% BANK Loans**	% Market Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Fayetteville MSA	91%	84%	55%	83%	10%	7%	3.95	5.94	208	4%	81
Greensboro--Winston-Salem--High Point MSA	88%	62%	59%	71%	12%	17%	3.23	2.95	966	18%	147
Jacksonville MSA	92%	88%	69%	89%	6%	5%	10.18	12.30	212	4%	62
Raleigh-Durham-Chapel Hill MSA	90%	51%	55%	76%	13%	11%	3.23	2.52	901	17%	111
Limited-Scope:											
Asheville MSA	91%	62%	58%	71%	13%	16%	4.49	4.13	226	4%	148
Goldsboro MSA	94%	86%	73%	62%	21%	17%	2.11	2.33	84	2%	148
Greenville MSA	91%	67%	63%	70%	14%	16%	5.24	4.58	222	4%	125
Hickory-Morganton-Lenoir MSA	88%	64%	77%	63%	19%	18%	2.96	2.29	220	4%	163
Wilmington MSA	91%	82%	67%	85%	8%	7%	5.16	5.70	454	8%	84
Non-MSA Assessment Areas	92%	68%	72%	81%	11%	8%	4.94	4.63	1,931	35%	87

(*) As a percentage of businesses with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 8% of loans originated by NationsBank.

(***) The market consists of all other Small Business reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Business Data only.

(****) Based on 1997 Aggregate Small Business Data only.

Table 11. Borrower Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: NORTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Farms with Revenues of \$1 million or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans		
	% of Farms*	% BANK Loans**	% Market Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Fayetteville MSA	99%	100%	93%	75%	25%	0%	6.67	7.14	8	1%	71
Greensboro--Winston-Salem--High Point MSA	98%	92%	86%	67%	33%	0%	2.13	2.47	12	2%	57
Jacksonville MSA	98%	76%	100%	71%	29%	0%	16.67	16.67	17	3%	74
Raleigh-Durham-Chapel Hill MSA	97%	100%	91%	71%	29%	0%	1.29	1.42	7	1%	83
Limited-Scope:											
Asheville MSA	99%	100%	94%	92%	8%	0%	15.00	15.79	13	2%	32

Goldsboro MSA	93%	81%	93%	63%	24%	13%	12.53	11.86	91	14%	120
Greenville MSA	96%	78%	88%	84%	16%	0%	15.53	15.63	70	11%	66
Hickory-Morganton-Lenoir MSA	99%	100%	100%	100%	0%	0%	14.29	14.29	3	0%	44
Wilmington MSA	99%	82%	86%	55%	36%	9%	12.50	11.76	11	2%	99
Non-MSA Assessment Areas	97%	86%	90%	75%	19%	6%	8.38	7.86	418	64%	84

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 2% of loans originated by NationsBank.

(***) The market consists of all other Small Farm reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 12. Qualified Investments

NATIONS BANK, N.A. State: NORTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
MSA/Assessment Areas:	Current Period Investments		Total Investments (Outstandings)	
	#	\$(000's)	#	\$(000's)
Full-Scope:				
Fayetteville MSA	4	19	0	0
Greensboro--Winston-Salem--High Point MSA	19	362	1	2,852
Jacksonville MSA	4	12	0	0
Raleigh-Durham-Chapel Hill MSA	37	14,411	13	16,219
Limited-Scope:				
Asheville MSA	7	23	0	0
Goldsboro MSA	3	5	0	0
Greenville MSA	5	18	0	0
Hickory-Morganton-Lenoir MSA	10	10	1	49
Wilmington MSA	6	13	0	0
Non-MSA Assessment Areas	46	92	0	0

Statewide	0	0	1	894

Table 13. Distribution of Branch and ATM Delivery System

NATIONS BANK, N.A.		State: NORTH CAROLINA						Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997									
MSA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total STATE Deposits	# of STATE Branches	% of Total STATE Branches	Location of Branches by Income of Geographies				# of STATE ATMs	% of Total STATE ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope:																	
Fayetteville MSA	4%	7	4%	14%	15%	71%	0%	11	5%	9%	18%	73%	0%	2%	26%	57%	15%
Greensboro--Winston-Salem--High Point MSA	26%	38	23%	8%	13%	50%	29%	52	23%	4%	8%	50%	38%	3%	15%	59%	23%
Jacksonville MSA	3%	5	3%	NA	0%	100%	0%	7	3%	NA	0%	86%	14%	NA	11%	60%	29%
Raleigh-Durham-Chapel Hill MSA	21%	28	17%	7%	11%	32%	50%	46	21%	13%	9%	37%	41%	7%	16%	45%	32%
Limited-Scope:																	
Asheville MSA	5%	9	6%	0%	33%	44%	23%	15	7%	0%	13%	73%	14%	1%	15%	69%	15%
Goldensboro MSA	< 1%	1	1%	NA	NA	100%	NA	1	0%	NA	NA	100%	NA	NA	NA	100%	NA
Greenville MSA	2%	5	3%	0%	20%	40%	40%	8	4%	0%	13%	37%	50%	8%	20%	40%	32%
Hickory-Morganton-Lenoir MSA	2%	6	4%	NA	0%	83%	17%	13	6%	NA	8%	77%	15%	NA	8%	85%	7%
Wilmington MSA	7%	12	7%	17%	33%	33%	17%	12	5%	8%	42%	33%	17%	5%	23%	48%	24%

Non-MSA Assessment Areas	30%	51	32%	0%	16%	55%	29%	59	26%	0%	7%	58%	35%	1%	9%	69%	21 %

Table 1. Lending Volume

NATIONS BANK, N.A. State: OKLAHOMA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997												
MSA/Assessment Area:	% of Total Bank Deposits in AA	Residential		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope:												
Oklahoma City MSA #5880	41%	2,378	195,608	572	42,318	5	379	0	0	2,955	238,305	51%
Tulsa MSA #8560	34%	951	100,376	758	58,207	12	315	0	0	1,721	158,898	29%
Woodward	3%	51	2,383	110	6,741	55	1,349	0	0	216	10,473	4%
Limited-Scope:												

Enid MSA #2340	1%	41	3,816	27	4,264	5	457	0	0	73	8,537	1%
Non-MSA Assessment Areas	21%	393	21,740	309	17,426	157	2,343	0	0	859	41,509	15%

Table 2. Geographic Distribution of Home Purchase Loan Originations

NATIONS BANK, N.A. State: OKLAHOMA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Oklahoma City MSA	2%	< 1%	19%	8%	46%	35%	33%	57%	2	5.29	3.70	3.25	4.63	6.52	1,817	69%
Tulsa MSA	3%	1%	19%	9%	50%	35%	28%	55%	5	3.28	2.72	3.03	2.60	4.20	563	21%
Woodward	NA	NA	NA	NA	59%	45%	41%	55%	3	12.90	NA	NA	13.85	12.22	20	< 1%
Limited-Scope:																
Enid MSA	NA	NA	24%	10%	53%	65%	23%	25%	16	1.61	NA	0.80	2.01	1.55	20	< 1%
Non-MSA Assessment Areas	< 1%	0%	11%	6%	46%	41%	42%	53%	5	6.85	0.00	4.78	8.12	6.39	232	9%

(*) Based on 1997 Aggregate HMDA Data only.

Table 3. Geographic Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: OKLAHOMA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Oklahoma City MSA	2%	7%	19%	26%	46%	35%	33%	31%	20	1.18	4.76	1.83	0.86	1.05	54	38%
Tulsa MSA	3%	0%	19%	17%	50%	37%	28%	46%	17	1.56	0.00	1.60	1.22	2.05	48	34%
Woodward	NA	NA	NA	NA	59%	62%	41%	38%	1	40.00	NA	NA	45.45	33.33	8	6%
Limited-Scope:																
Enid MSA	NA	NA	24%	33%	53%	67%	23%	0%	16	0.64	NA	1.10	0.60	0.00	3	2%
Non-MSA Assessment Areas	< 1%	0%	11%	11%	46%	61%	42%	29%	7	4.10	0.00	3.61	5.54	2.75	28	20%

(*) Based on 1997 Aggregate HMDA Data only.

Table 4. Geographic Distribution of Refinance Loan Originations

NATIONSBANK, N.A. State: OKLAHOMA Evaluation Period: JANUARY 1,1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Oklahoma City MSA	2%	< 1%	19%	9%	46%	33%	33%	58%	2	4.06	1.71	2.34	3.47	5.34	506	50%
Tulsa MSA	3%	2%	19%	9%	50%	36%	28%	53%	3	4.58	4.46	3.18	3.84	5.97	340	33%
Woodward	NA	NA	NA	NA	59%	52%	41%	48%	1	35.94	NA	NA	36.36	35.48	23	2%
Limited-Scope:																
Enid MSA	NA	NA	24%	11%	53%	67%	23%	22%	8	3.46	NA	2.08	4.31	2.84	18	2%
Non-MSA Assessment Areas	< 1%	0%	11%	8%	46%	56%	42%	36%	1	9.41	0.00	9.35	13.44	6.19	132	13%

(*) Based on 1997 Aggregate HMDA Data only.

Table 5. Geographic Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: OKLAHOMA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans	
	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Oklahoma City MSA	6%	8%	25%	16%	40%	40%	26%	36%	9	5.32	9.32	3.77	5.56	5.51	572	32%
Tulsa MSA	3%	2%	25%	25%	45%	40%	27%	33%	5	10.22	9.33	12.51	9.88	9.39	758	43%
Woodward	NA	NA	NA	NA	78%	76%	22%	24%	1	61.24	NA	NA	64.34	53.06	110	6%
Limited-Scope:																
Enid MSA	NA	NA	39%	15%	45%	41%	16%	44%	3	13.68	NA	7.02	11.11	27.91	27	2%
Non-MSA Assessment Areas	4%	6%	18%	16%	46%	48%	32%	30%	3	13.81	22.67	12.44	17.21	10.41	309	17%

(*) Based on 1997 Aggregate Small Business Data only.

Table 6. Geographic Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: OKLAHOMA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Oklahoma City MSA	3%	0%	23%	60%	43%	20%	31%	20%	6	2.10	0.00	3.60	0.67	3.13	5	2%
Tulsa MSA	3%	0%	19%	58%	51%	33%	27%	8%	4	12.61	0.00	18.37	9.09	6.67	12	5%
Woodward	NA	NA	NA	NA	64%	60%	36%	40%	1	93.22	NA	NA	94.29	91.67	55	24%

Table 7. Borrower Distribution of Home Purchase Loan Originations

NATIONS BANK, N.A. State: OKLAHOMA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Purchase Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Oklahoma City MSA	19%	5%	18%	18%	23%	26%	40%	52%	2	5.29	2.09	2.76	3.09	3.69	1,817	69%
Tulsa MSA	20%	5%	17%	14%	22%	24%	41%	57%	5	3.28	2.30	2.04	2.49	3.56	563	21%
Woodward	14%	0%	15%	10%	24%	20%	47%	70%	3	12.90	0.00	14.29	12.12	17.50	20	< 1%
Limited-Scope:																
Enid MSA	19%	0%	19%	11%	24%	6%	38%	83%	16	1.61	0.00	0.85	0.37	3.64	20	< 1%
Non-MSA Assessment Areas	19%	5%	14%	13%	18%	20%	49%	62%	5	6.85	7.69	7.09	6.75	8.01	232	9%

(*) As a percentage of loans with borrower income information available. No information was available for 47% of loans originated by NationsBank

(**) Based on 1997 Aggregate HMDA Data only.

Table 8. Borrower Distribution of Home Improvement Loan Originations

NATIONS BANK, N.A. State: OKLAHOMA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank **	Market Share by Borrower Income**					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Oklahoma City MSA	19%	11%	18%	18%	23%	22%	40%	48%	20	1.18	1.43	1.06	0.99	1.47	54	38%
Tulsa MSA	20%	17%	17%	15%	22%	21%	41%	47%	17	1.56	2.86	1.45	1.30	1.50	48	34%
Woodward	14%	25%	15%	38%	24%	0%	47%	37%	1	40.00	100.00	75.00	0.00	37.50	8	6%
Limited-Scope:																
Enid MSA	19%	0%	19%	50%	24%	0%	38%	50%	16	0.64	0.00	1.75	0.00	0.00	3	2%
Non-MSA Assessment Areas	19%	7%	14%	14%	18%	25%	49%	54%	7	4.10	3.13	3.92	5.07	4.16	28	20%

(*) As a percentage of loans with borrower income information available. No information was available for 1% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9. Borrower Distribution of Refinance Loan Originations

NATIONS BANK, N.A. State: OKLAHOMA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Mortgage Refinance Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Oklahoma City MSA	19%	4%	18%	11%	23%	21%	40%	64%	2	4.06	1.74	2.49	3.68	5.06	506	50%
Tulsa MSA	20%	4%	17%	15%	22%	17%	41%	64%	3	4.58	3.23	4.91	2.77	5.72	340	33%
Woodward	14%	9%	15%	0%	24%	30%	47%	61%	1	35.94	66.67	0.00	46.67	38.87	23	2%
Limited-Scope:																
Enid MSA	19%	6%	19%	0%	24%	23%	38%	71%	8	3.46	21.70	0.00	4.12	5.33	18	2%
Non-MSA Assessment Areas	19%	5%	14%	10%	18%	21%	49%	64%	1	9.41	10.71	8.05	10.00	10.51	132	13%

(*) As a percentage of loans with borrower income information available. No information was available for 12% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 10. Borrower Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: OKLAHOMA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans		
	% of Businesses*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Oklahoma City MSA	90%	78%	60%	85%	10%	5%	5.32	4.08	572	32%	74
Tulsa MSA	88%	67%	56%	84%	9%	7%	10.22	7.89	758	43%	77
Woodward	93%	76%	58%	86%	9%	5%	61.24	61.54	110	6%	61
Limited-Scope:											

Enid MSA	91%	79%	55%	71%	7%	22%	13.68	13.33	27	2%	158
Non-MSA Assessment Areas	92%	85%	70%	88%	7%	5%	13.81	10.46	309	17%	56

(*) As a percentage of businesses with known revenues.
 (**) As a percentage of loans with revenue information available. No information was available for 38% of loans originated by NationsBank.
 (***) The market consists of all other Small Business reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Business Data only.
 (****) Based on 1997 Aggregate Small Business Data only.

Table 11. Borrower Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: OKLAHOMA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Farms with Revenues of \$1,000,000 or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans		
	% of Farms*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Oklahoma City MSA	97%	100%	81%	80%	0%	20%	2.10	1.74	5	2%	76
Tulsa MSA	98%	100%	86%	92%	8%	0%	12.61	12.26	12	5%	26
Woodward	100%	100%	75%	98%	0%	2%	93.22	93.88	55	24%	25
Limited-Scope:											
Enid MSA	97%	80%	75%	80%	0%	20%	29.41	30.77	5	2%	91
Non-MSA Assessment Areas	98%	100%	91%	98%	2%	0%	37.12	29.53	157	67%	15

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 29% of loans originated by NationsBank.

(***) The market consists of all other Small Farm reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 12. Qualified Investments

NATIONS BANK, N.A. State: OKLAHOMA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
MSA/Assessment Areas:	Current Period Investments		Total Investments (Outstandings)	
	#	\$(000's)	#	\$(000's)
Full-Scope:				
Oklahoma City MSA	9	205	1	2,418
Tulsa MSA	20	61	0	0
Woodward	0	0	0	0
Limited-Scope:				
Enid MSA	3	8	0	0
Non-MSA Assessment Areas	8	17	0	0
Statewide	2	377	1	375

Table 13. Distribution of Branch and ATM Delivery System

NATIONS BANK, N.A. State: OKLAHOMA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																	
MSA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total STATE Deposits	# of STATE Branches	% of Total STATE Branches	Location of Branches by Income of Geographies				# of STATE ATMs	% of Total STATE ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope:																	
Oklahoma City MSA	41%	29	36%	10%	8%	34%	48%	85	37%	2%	20%	41%	37%	4%	23%	44%	29%
Tulsa MSA	34%	28	35%	0%	25%	39%	36%	114	49%	1%	20%	57%	22%	5%	21%	48%	26%
Woodward	3%	3	4%	NA	NA	67%	33%	5	2%	NA	NA	100%	0%	NA	NA	60%	40%
Limited-Scope:																	
Enid MSA	1%	1	1%	NA	100%	0%	0%	2	1%	NA	50%	50%	0%	NA	26%	53%	21%
Non-MSA Assessment Areas	21%	19	24%	5%	21%	48%	26%	26	11%	4%	19%	42%	35%	2%	12%	45%	41%

Table 1. Lending Volume

NATIONS BANK, N.A. State: SOUTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997													
MSA/Assessment Area:	% of Total Bank Deposits in AA	Home Mortgage		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in AA	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
Full-Scope:													
Charleston-North Charleston MSA #1440	17%	3,597	432,253	1,022	89,761	4	63	3	3,395	4,626	525,472	17%	
Columbia MSA #1760	21%	3,563	318,974	960	124,454	12	389	0	0	4,535	443,817	17%	

Greenville-Spartanburg-Anderson MSA #3160	32%	5,427	455,541	1,900	170,659	30	1,393	3	4,660	7,360	632,253	29%
Limited-Scope:												
Florence MSA #2655	2%	248	19,148	145	13,714	1	100	0	0	394	32,962	2%
Myrtle Beach MSA #5330	6%	2,578	202,076	451	46,648	1	165	0	0	3,030	248,889	12%
Sumter MSA #8140	2%	295	18,745	224	13,508	7	736	0	0	526	32,989	2%
Non-MSA Assessment Area	20%	3,715	377,103	1,570	128,917	66	3,131	1	200	5,352	509,351	21%

Table 2. Geographic Distribution of Home Purchase Loan Originations

NATIONS BANK, N.A.	State: SOUTH CAROLINA	Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997
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MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Charleston-North Charleston MSA	2%	< 1%	10%	4%	53%	35%	34%	61%	2	10.42	9.38	7.56	7.56	13.54	2,249	20%
Columbia MSA	2%	2%	19%	12%	47%	43%	32%	43%	1	7.53	15.07	6.98	6.43	8.97	1,876	17%
Greenville-Spartanburg-Anderson MSA	1%	< 1%	13%	8%	64%	49%	22%	43%	2	6.64	4.55	5.07	5.60	8.99	2,689	24%
Limited-Scope:																
Florence MSA	6%	1%	10%	5%	40%	33%	44%	61%	12	2.93	0.00	2.08	2.49	3.45	129	1%
Myrtle Beach MSA	2%	< 1%	1%	1%	78%	72%	19%	27%	1	11.72	6.25	5.15	11.64	12.36	1,892	17%
Sumter MSA	NA	NA	24%	11%	43%	36%	34%	53%	11	2.74	NA	1.24	2.02	4.21	111	1%
Non-MSA Assessment Area	< 1%	< 1%	12%	2%	58%	25%	30%	72%	2	11.43	12.50	3.29	7.65	15.68	2,161	20%

(*) Based on 1997 Aggregate HMDA Data only.

Table 3. Geographic Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: SOUTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Charleston-North Charleston MSA	2%	5%	10%	13%	53%	43%	34%	39%	3	8.20	18.75	16.42	6.19	9.04	158	17%
Columbia MSA	2%	3%	19%	28%	47%	45%	32%	23%	7	4.88	5.56	7.11	3.75	5.46	146	15%
Greenville-Spartanburg-Anderson MSA	1%	1%	13%	18%	64%	59%	22%	22%	2	6.23	4.17	8.82	5.41	7.62	348	36%

Limited-Scope:																
Florence MSA	6%	8%	10%	4%	40%	54%	44%	35%	5	6.57	0.00	0.00	7.14	8.70	26	3%
Myrtle Beach MSA	2%	12%	1%	3%	78%	71%	19%	14%	3	12.60	54.55	0.00	11.62	7.32	59	6%
Sumter MSA	NA	NA	24%	16%	43%	47%	34%	37%	6	5.78	NA	0.00	7.35	7.94	19	2%
Non-MSA Assessment Area	< 1%	1%	12%	17%	58%	48%	30%	34%	2	11.35	0.00	11.72	9.88	14.54	203	21%

(*) Based on 1997 Aggregate HMDA Data only.

Table 4. Geographic Distribution of Home Mortgage Refinance Loan Originations

NATIONSBANK, N.A. State: SOUTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Charleston-North Charleston MSA	2%	1%	10%	6%	53%	44%	34%	49%	1	10.54	7.00	8.14	9.58	12.31	1,189	16%
Columbia MSA	2%	2%	19%	21%	47%	45%	32%	33%	1	9.30	11.11	10.07	8.28	10.15	1,540	21%
Greenville-Spartanburg-Anderson MSA	1%	1%	13%	12%	64%	60%	22%	27%	1	8.33	3.13	8.16	8.06	9.49	2,388	33%
Limited-Scope:																
Florence MSA	6%	10%	10%	11%	40%	31%	44%	48%	8	3.43	7.14	3.70	2.67	3.58	93	1%
Myrtle Beach MSA	2%	2%	1%	2%	78%	67%	19%	29%	1	11.28	2.86	15.00	10.26	14.35	627	9%
Sumter MSA	NA	NA	24%	21%	43%	54%	34%	25%	3	5.01	NA	3.70	7.38	3.17	165	2%

Non-MSA Assessment Area	< 1%	< 1%	12%	6%	58%	38%	30%	56%	1	13.09	0.00	5.96	11.12	16.71	1,347	18%

(*) Based on 1997 Aggregate HMDA Data only.

Table 5. Geographic Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: SOUTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank *	Market Share by Geography*					Total Small Business Loans	
	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Charleston-North Charleston MSA	5%	3%	17%	16%	45%	42%	33%	39%	5	6.88	5.00	8.59	6.58	6.85	1,022	16%

Columbia MSA	10%	11%	25%	31%	43%	37%	22%	21%	10	4.69	9.44	6.12	4.63	2.82	960	16%
Greenville-Spartanburg-Anderson MSA	6%	3%	17%	13%	54%	57%	23%	27%	5	8.36	4.44	8.15	8.84	8.07	1,900	30%
Limited-Scope:																
Florence MSA	10%	9%	7%	4%	49%	45%	34%	42%	7	3.82	6.19	0.20	5.34	4.80	145	2%
Myrtle Beach MSA	1%	1%	10%	8%	62%	64%	27%	27%	10	2.57	0.00	2.08	2.36	3.68	451	7%
Sumter MSA	NA	NA	38%	40%	31%	32%	31%	28%	4	7.94	NA	11.30	6.68	6.53	224	4%
Non-MSA Assessment Area	1%	1%	13%	7%	48%	45%	38%	47%	2	11.83	15.25	6.90	11.48	13.05	1,570	25%

(*) Based on 1997 Aggregate Small Business Data only.

Table 6. Geographic Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: SOUTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Charleston-North Charleston MSA	< 1%	0%	14%	0%	54%	75%	32%	25%	4	3.03	0.00	0.00	6.25	0.00	4	3%
Columbia MSA	3%	0%	20%	25%	53%	50%	24%	25%	3	12.20	0.00	7.41	17.24	11.54	12	10%
Greenville-Spartanburg-Anderson MSA	1%	0%	14%	7%	63%	83%	22%	10%	4	12.35	0.00	14.29	12.96	11.11	30	25%
Limited-Scope:																
Florence MSA	5%	0%	13%	0%	38%	0%	44%	100%	0	0.00	0.00	0.00	0.00	0.00	1	< 1%
Myrtle Beach MSA	NA	NA	3%	0%	84%	100%	13%	0%	0	0.00	NA	0.00	0.00	0.00	1	< 1%
Sumter MSA	NA	NA	21%	14%	49%	43%	30%	43%	4	5.32	NA	5.56	3.17	15.38	7	6%

Non-MSA Assessment Area	1%	0%	9%	17%	56%	72%	34%	11%	2	18.1 3	0.0 0	13.1 6	23.6 4	5.88	66	55%

(*) Based on 1997 Aggregate Small Farm Data only.

Table 7. Borrower Distribution of Home Purchase Loan Originations

NATIONSBANK, N.A. State: SOUTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Purchase Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Charleston-North Charleston MSA	19%	3%	17%	13%	23%	16%	40%	68%	2	10.42	4.38	7.35	7.56	15.96	2,249	20%
Columbia MSA	19%	9%	18%	29%	24%	19%	38%	43%	1	7.53	6.52	9.11	6.19	10.56	1,876	17%
Greenville-Spartanburg-Anderson MSA	19%	5%	18%	21%	24%	22%	39%	52%	2	6.64	3.61	6.42	5.81	9.63	2,689	24%
Limited-Scope:																
Florence MSA	21%	4%	14%	13%	19%	30%	46%	53%	12	2.93	0.57	2.16	4.69	4.33	129	1%
Myrtle Beach MSA	17%	2%	18%	10%	24%	15%	41%	73%	1	11.72	7.47	8.69	9.98	15.95	1,892	17%
Sumter MSA	21%	2%	18%	9%	21%	16%	41%	73%	11	2.74	0.85	0.85	2.25	5.70	111	1%

Non-MSA Assessment Area	20%	1%	16%	9%	20%	14%	44%	76%	2	11.43	3.03	5.63	7.84	17.65	2,161	20%

(*) As a percentage of loans with borrower income information available. No information was available for 5% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 8. Borrower Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: SOUTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank **	Market Share by Borrower Income**					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Charleston-North Charleston MSA	19%	20%	17%	17%	23%	24%	40%	39%	3	8.20	19.70	11.03	7.17	6.83	158	17%
Columbia MSA	19%	14%	18%	16%	24%	27%	38%	43%	7	4.88	5.88	4.10	3.35	6.53	146	15%
Greenville-Spartanburg-Anderson MSA	19%	18%	18%	26%	24%	24%	39%	32%	2	6.23	9.22	6.91	4.69	5.91	348	36%

Limited-Scope:																
Florence MSA	21%	19%	14%	23%	19%	31%	46%	27%	5	6.57	7.14	3.70	9.76	6.00	26	3%
Myrtle Beach MSA	17%	14%	18%	29%	24%	20%	41%	37%	3	12.60	27.78	18.60	12.50	8.94	59	6%
Sumter MSA	21%	16%	18%	16%	21%	21%	41%	47%	6	5.78	5.26	2.44	8.57	6.85	19	2%
Non-MSA Assessment Area	20%	14%	16%	20%	20%	20%	44%	46%	2	11.35	10.77	9.20	8.99	15.07	203	21%

(*) As a percentage of loans with borrower income information available. No information was available for < 1% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9. Borrower Distribution of Home Mortgage Refinance Loan Originations

NATIONSBANK, N.A. State: SOUTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Mortgage Refinance Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Charleston-North Charleston MSA	19%	5%	17%	13%	23%	21%	40%	61%	1	10.54	8.20	10.12	10.48	15.42	1,189	16%
Columbia MSA	19%	7%	18%	18%	24%	28%	38%	47%	1	9.30	5.35	8.80	10.81	14.51	1,540	21%
Greenville-Spartanburg-Anderson MSA	19%	8%	18%	17%	24%	26%	39%	50%	1	8.33	8.49	7.71	7.65	12.91	2,388	33%
Limited-Scope:																
Florence MSA	21%	6%	14%	18%	19%	20%	46%	56%	8	3.43	1.03	3.75	2.87	5.35	93	1%
Myrtle Beach MSA	17%	2%	18%	10%	24%	19%	41%	68%	1	11.28	3.36	8.25	12.40	15.51	627	9%
Sumter MSA	21%	7%	18%	10%	21%	22%	41%	61%	3	5.01	5.38	3.88	4.84	7.38	165	2%

Non-MSA Assessment Area	20%	3%	16%	9%	20%	17%	44%	70%	1	13.09	7.69	9.09	10.66	18.84	1,347	18%

(*) As a percentage of loans with borrower income information available. No information was available for 4% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 10. Borrower Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: SOUTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997												
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans			
	% of Businesses*	% BANK Loans**	% Market Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size	
Full-Scope:												
Charleston-North Charleston MSA	91%	78%	58%	80%	11%	9%	6.88	7.43	1,022	16%	88	
Columbia MSA	90%	67%	66%	72%	14%	14%	4.69	3.98	960	16%	130	
Greenville-Spartanburg-Anderson MSA	90%	77%	65%	80%	11%	9%	8.36	8.82	1,900	30%	90	

Limited-Scope:											
Florence MSA	90%	68%	63%	80%	10%	10%	3.82	2.71	145	2%	95
Myrtle Beach MSA	92%	77%	84%	77%	13%	10%	2.57	1.91	451	7%	103
Sumter MSA	93%	70%	52%	86%	8%	6%	7.94	9.83	224	4%	60
Non-MSA Assessment Area	92%	77%	69%	80%	12%	8%	11.83	11.67	1,570	25%	82

(*) As a percentage of businesses with known revenues.
 (**) As a percentage of loans with revenue information available. No information was available for 11% of loans originated by NationsBank.
 (***) The market consists of all other Small Business reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Business Data only.
 (****) Based on 1997 Aggregate Small Business Data only.

Table 11. Borrower Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: SOUTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Farms with Revenues of \$1 million or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans		
	% of Farms*	% BANK Loans**	% Market Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Charleston-North Charleston MSA	94%	75%	59%	100%	0%	0%	3.03	5.00	4	3%	16
Columbia MSA	98%	100%	79%	83%	17%	0%	12.2	14.93	12	10%	32
Greenville-Spartanburg-Anderson MSA	98%	96%	86%	84%	13%	3%	12.35	14.08	30	25%	46
Limited-Scope:											
Florence MSA	91%	100%	14%	100%	0%	0%	0.00	0.00	1	< 1%	100
Myrtle Beach MSA	98%	100%	74%	0%	100%	0%	0.00	0.00	1	< 1%	165
Sumter MSA	90%	71%	49%	86%	0%	14%	5.32	8.33	7	6%	105
Non-MSA Assessment Area	96%	76%	56%	89%	6%	5%	18.13	23.28	66	55%	47

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 3% of loans originated by NationsBank.

(***) The market consists of all other Small Farm reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 12. Qualified Investments

NATIONSBANK, N.A. State: SOUTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
MSA/Assessment Areas:	Current Period Investments		Total Investments (Outstandings)	
	#	\$(000's)	#	\$(000's)
Full-Scope:				
Charleston-North Charleston MSA	12	2,130	4	4,309
Columbia MSA	16	4,467	3	3,891
Greenville-Spartanburg-Anderson MSA	23	2,437	2	2,227
Limited-Scope:				
Florence MSA	3	19	0	0
Myrtle Beach MSA	2	19	0	0
Sumter MSA	4	12	0	0

Non-MSA Assessment Area	31	2,931	2	2,802
Statewide	1	1	0	0

Table 13. Distribution of Branch and ATM Delivery System

NATIONS BANK, N.A. State: SOUTH CAROLINA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																	
MSA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total STATE Deposits	# of STATE Branches	% of Total STATE Branches	Location of Branches by Income of Geographies				# of STATE ATMs	% of Total STATE ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope:																	
Charleston-North Charleston MSA	17%	23	18%	4%	26%	31%	39%	55	17%	4%	22%	32%	42%	5%	15%	50%	30%
Columbia MSA	21%	24	19%	12%	25%	42%	21%	70	21%	9%	19%	44%	28%	6%	23%	45%	26%

Greenville-Spartanburg-Anderson MSA	32%	39	31%	8%	5%	54%	33%	114	35%	2%	16%	58%	24%	2%	16%	60%	22%
Limited-Scope:																	
Florence MSA	2%	3	2%	0%	0%	67%	33%	9	3%	0%	0%	44%	56%	11%	12%	39%	38%
Myrtle Beach MSA	6%	9	7%	0%	0%	67%	33%	18	6%	6%	6%	72%	16%	3%	3%	78%	16%
Sumter MSA	2%	3	2%	NA	33%	33%	34%	10	3%	NA	20%	40%	40%	NA	40%	34%	26%
Non-MSA Assessment Area	20%	27	21%	4%	11%	41%	44%	50	15%	4%	6%	34%	56%	1%	14%	58%	27%

Table 1. Lending Volume

NATIONSBANK, N.A.	State: TENNESSEE	Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997
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MSA/Assessment Area:	% of Total Bank Deposits in AA	Residential		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope:												
Memphis MSA #4920	18%	1,608	133,183	477	42,860	2	285	5	20,939	2,092	197,267	13%
Nashville MSA #5360	52%	7,986	718,134	1,039	162,824	22	642	5	7,985	9,052	889,585	55%
Greene	2%	393	16,004	29	2,355	5	462	0	0	427	18,821	3%
Lawrence	3%	545	24,467	78	8,960	12	585	0	0	635	34,012	4%
Roane	1%	272	13,135	26	1,934	0	0	0	0	298	15,069	2%
Limited-Scope:												
Chattanooga MSA #1560	3%	737	58,480	82	16,658	0	0	1	900	820	76,038	5%
Clarksville-Hopkinsville MSA #1660	6%	453	24,255	224	22,714	24	924	0	0	701	47,893	4%
Knoxville MSA #3840	5%	474	36,482	87	10,403	1	72	0	0	562	46,957	3%
Non-MSA Assessment Areas	10%	1,704	91,719	99	10,102	8	322	2	4,402	1,813	106,545	11%

Table 2. Geographic Distribution of Home Purchase Loan Originations

NATIONSBANK, N.A. State: TENNESSEE Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Memphis MSA	8%	5%	19%	11%	28%	19%	44%	65%	8	3.31	5.07	3.66	3.24	3.22	979	15%
Nashville MSA	2%	1%	14%	8%	58%	51%	26%	40%	1	6.63	7.58	5.59	5.69	8.77	4,008	61%
Greene	NA	NA	13%	11%	70%	77%	18%	12%	5	4.32	NA	5.41	5.18	0.73	65	1%
Lawrence	NA	NA	NA	NA	100%	100%	NA	NA	1	29.69	NA	NA	29.69	NA	153	2%
Roane	NA	NA	NA	NA	63%	59%	37%	41%	4	6.25	NA	NA	7.54	4.59	61	1%
Limited-Scope:																
Chattanooga MSA	3%	1%	9%	5%	58%	47%	31%	47%	7	3.26	1.75	3.02	2.82	4.01	384	6%
Clarksville-Hopkinsville MSA	1%	1%	6%	6%	62%	54%	30%	40%	14	1.71	8.33	3.09	1.85	2.28	151	2%

Knoxville MSA	2%	1%	13%	7%	47%	39%	39%	53%	24	1.22	0.76	1.20	1.23	1.22	188	3%
Non-MSA Assessment Areas	NA	NA	4%	0%	66%	46%	29%	54%	1	16.90	NA	0.00	17.37	17.04	557	9%

(*) Based on 1997 Aggregate HMDA Data only.

Table 3. Geographic Distribution of Home Improvement Loan Originations

NATIONS BANK, N.A. State: TENNESSEE Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Memphis MSA	8%	7%	19%	15%	28%	26%	44%	52%	3	8.14	5.60	5.51	8.52	9.89	252	11%
Nashville MSA	2%	1%	14%	13%	58%	63%	26%	23%	1	16.03	13.89	13.55	16.33	16.96	1,217	54%
Greene	NA	NA	13%	7%	70%	77%	18%	16%	2	15.87	NA	11.54	16.67	15.63	57	3%
Lawrence	NA	NA	NA	NA	100%	100%	NA	NA	1	60.26	NA	NA	60.26	NA	93	4%
Roane	NA	NA	NA	NA	63%	75%	37%	25%	2	19.77	NA	NA	19.23	21.43	56	2%
Limited-Scope:																
Chattanooga MSA	3%	1%	9%	16%	58%	42%	31%	41%	7	3.12	0.00	7.26	2.03	3.86	76	3%
Clarksville-Hopkinsville MSA	1%	0%	6%	3%	62%	69%	30%	28%	5	9.47	0.00	3.13	11.02	8.00	91	4%
Knoxville MSA	2%	1%	13%	25%	47%	49%	39%	25%	11	2.89	2.70	6.28	3.03	1.45	65	3%

Non-MSA Assessment Areas	NA	NA	4%	< 1%	66%	46%	29%	54%	1	51.07	NA	100	44.09	60.53	370	16%

(*) Based on 1997 Aggregate HMDA Data only.

Table 4. Geographic Distribution of Refinance Loan Originations

NATIONSBANK, N.A. State: TENNESSEE Evaluation Period: JANUARY 1,1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Memphis MSA	8%	4%	19%	14%	28%	23%	44%	59%	7	2.73	0.98	2.14	2.85	3.22	376	7%
Nashville MSA	2%	2%	14%	13%	58%	57%	26%	28%	1	6.93	7.29	6.63	6.80	7.33	2,760	52%
Greene	NA	NA	13%	12%	70%	77%	18%	11%	1	23.97	NA	18.37	26.81	15.85	271	5%
Lawrence	NA	NA	NA	NA	100%	100%	NA	NA	1	46.52	NA	NA	46.52	NA	298	6%
Roane	NA	NA	NA	NA	63%	72%	37%	28%	2	14.51	NA	NA	15.18	13.16	155	3%
Limited-Scope:																
Chattanooga MSA	3%	4%	9%	12%	58%	54%	31%	30%	6	3.03	5.50	3.07	2.86	3.12	277	5%

Clarksville-Hopkinsville MSA	1%	< 1%	6%	8%	62%	65%	30%	27%	3	6.41	0.00	9.78	6.60	5.82	210	4%
Knoxville MSA	2%	1%	13%	29%	47%	44%	39%	25%	11	2.71	0.49	6.73	2.88	1.52	221	4%
Non-MSA Assessment Areas	NA	NA	4%	0%	66%	63%	29%	37%	1	30.43	NA	0.00	33.48	26.47	777	14%

(*) Based on 1997 Aggregate HMDA Data only.

Table 5. Geographic Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: TENNESSEE Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans	
	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Memphis MSA	12%	7%	15%	13%	26%	29%	47%	51%	7	5.54	5.14	6.18	7.78	4.61	477	22%
Nashville MSA	5%	3%	25%	31%	48%	40%	22%	26%	7	4.31	3.74	4.63	3.64	5.21	1,039	49%
Greene	NA	NA	17%	21%	44%	38%	39%	41%	5	4.72	NA	6.76	2.42	6.34	29	1%
Lawrence	NA	NA	NA	NA	100%	100%	NA	NA	3	7.73	NA	NA	7.73	NA	78	4%
Roane	NA	NA	NA	NA	67%	65%	33%	35%	7	2.83	NA	NA	2.79	2.92	26	1%
Limited-Scope:																
Chattanooga MSA	13%	15%	17%	11%	52%	54%	18%	20%	10	0.98	1.40	0.32	0.96	1.16	82	4%
Clarksville-Hopkinsville MSA	10%	4%	23%	23%	44%	46%	23%	26%	4	9.30	9.76	4.71	13.36	6.34	224	10%

Knoxville MSA	11%	11%	18%	8%	35%	39%	36%	42%	12	1.14	0.48	0.37	1.85	1.03	87	4%
Non-MSA Assessment Areas	NA	NA	8%	0%	61%	56%	31%	44%	8	2.12	NA	0.00	1.58	3.93	99	5%

(*) Based on 1997 Aggregate Small Business Data only.

Table 6. Geographic Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: TENNESSEE Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Memphis MSA	5%	50%	13%	0%	28%	0%	54%	50%	5	1.89	0.00	0.00	0.00	3.23	2	3%
Nashville MSA	2%	0%	17%	27%	58%	73%	23%	0%	9	2.32	0.00	2.27	2.55	0.00	22	30%

Greene	NA	NA	24%	0%	44%	100%	32%	0%	6	0.59	NA	0.00	0.71	0.00	5	7%
Lawrence	NA	NA	NA	NA	100%	100%	NA	NA	3	1.91	NA	NA	1.91	NA	12	16%
Roane	NA	NA	NA	NA	47%	0%	53%	0%	0	0.00	NA	NA	0.00	0.00	0	0%
Limited-Scope:																
Chattanooga MSA	3%	0%	4%	0%	56%	0%	37%	0%	0	0.00	0.00	0.00	0.00	0.00	0	0%
Clarksville-Hopkinsville MSA	9%	0%	11%	13%	49%	79%	32%	8%	2	0.00	2.70	0.00	3.57	0.00	24	32%
Knoxville MSA	3%	0%	13%	0%	40%	0%	44%	100%	0	0.00	0.00	0.00	0.00	0.00	1	1%
Non-MSA Assessment Areas	NA	NA	6%	0%	55%	75%	39%	25%	11	0.34	NA	0.00	0.47	0.00	8	11%

(*) Based on 1997 Aggregate Small Farm Data only.

Table 7. Borrower Distribution of Home Purchase Loan Originations

NATIONS BANK, N.A. State: TENNESSEE Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Purchase Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Memphis MSA	23%	16%	16%	22%	19%	19%	42%	42%	8	3.31	4.56	3.19	2.79	2.58	979	15%
Nashville MSA	20%	5%	17%	18%	24%	21%	39%	56%	1	6.63	5.50	5.30	5.25	9.08	4,008	61%
Greene	19%	0%	18%	23%	23%	31%	40%	45%	5	4.32	0.00	4.70	4.23	5.30	65	1%
Lawrence	20%	2%	19%	14%	22%	26%	39%	58%	1	29.69	8.00	21.13	29.87	46.94	153	2%
Roane	18%	4%	14%	17%	21%	10%	47%	69%	4	6.25	2.50	6.33	2.02	9.29	61	1%
Limited-Scope:																
Chattanooga MSA	19%	5%	17%	12%	21%	29%	43%	54%	7	3.26	2.29	1.95	2.84	2.64	384	6%

Clarksville-Hopkinsville MSA	16%	4%	18%	9%	23%	31%	42%	56%	14	1.71	1.04	1.08	1.84	2.95	151	2%
Knoxville MSA	20%	2%	16%	14%	21%	24%	43%	60%	24	1.22	0.18	0.68	0.92	1.34	188	3%
Non-MSA Assessment Areas	19%	1%	15%	10%	21%	15%	45%	74%	1	16.90	3.45	9.02	13.77	24.85	557	9%

(*) As a percentage of loans with borrower income information available. No information was available for 6% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 8. Borrower Distribution of Home Improvement Loan Originations

NATIONS BANK, N.A. State: TENNESSEE Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Memphis MSA	23%	13%	16%	19%	19%	25%	42%	43%	3	8.14	5.98	6.89	9.56	9.64	252	11%
Nashville MSA	20%	12%	17%	18%	24%	29%	39%	41%	1	16.03	19.18	14.14	16.59	16.54	1,217	54%
Greene	19%	16%	18%	16%	23%	35%	40%	33%	2	15.87	18.52	9.52	17.19	18.06	57	3%
Lawrence	20%	3%	19%	20%	22%	25%	39%	52%	1	60.26	50.00	83.33	55.00	58.54	93	4%
Roane	18%	9%	14%	20%	21%	20%	47%	52%	2	19.77	3.70	17.39	9.38	34.38	56	2%
Limited-Scope:																
Chattanooga MSA	19%	11%	17%	12%	21%	26%	43%	51%	7	3.12	1.45	1.21	3.45	4.41	76	3%
Clarksville-Hopkinsville MSA	16%	7%	18%	15%	23%	30%	42%	48%	5	9.47	7.14	10.34	10.30	9.33	91	4%
Knoxville MSA	20%	12%	16%	35%	21%	25%	43%	28%	11	2.89	2.13	5.21	3.80	1.60	65	3%

Non-MSA Assessment Areas	19%	5%	15%	11%	21%	18%	45%	66%	1	51.0 7	28.5 7	38.1 8	57.3 5	55.5 6	370	16%

(*) As a percentage of loans with borrower income information available. No information was available for < 1% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9. Borrower Distribution of Refinance Loan Originations

NATIONS BANK, N.A. State: TENNESSEE Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank **	Market Share by Borrower Income**					Total Home Mortgage Refinance Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Memphis MSA	23%	6%	16%	15%	19%	21%	42%	58%	7	2.73	1.35	1.99	2.72	3.47	376	7%
Nashville MSA	20%	7%	17%	16%	24%	27%	39%	50%	1	6.93	6.76	6.52	6.98	9.21	2,760	52%
Greene	19%	11%	18%	18%	23%	27%	40%	44%	1	23.97	30.00	29.11	25.22	23.23	271	5%
Lawrence	20%	4%	19%	13%	22%	27%	39%	55%	1	46.52	50.00	45.24	57.14	51.13	298	6%
Roane	18%	3%	14%	11%	21%	24%	47%	62%	2	14.51	11.11	13.24	13.68	19.29	155	3%
Limited-Scope:																
Chattanooga MSA	19%	4%	17%	12%	21%	26%	43%	57%	6	3.03	1.67	2.13	3.84	3.47	277	5%

Clarksville-Hopkinsville MSA	16%	7%	18%	14%	23%	23%	42%	56%	3	6.41	14.81	9.66	6.86	8.33	210	4%
Knoxville MSA	20%	7%	16%	20%	21%	26%	43%	47%	11	2.71	2.94	3.09	3.02	2.76	221	4%
Non-MSA Assessment Areas	19%	3%	15%	10%	21%	17%	45%	70%	1	30.43	36.17	22.54	35.83	36.71	777	14%

(*) As a percentage of loans with borrower income information available. No information was available for 6% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 10. Borrower Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: TENNESSEE Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997												
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Loans			
	% of Businesses*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size	
Full-Scope:												
Memphis MSA	86%	58%	47%	85%	7%	8%	5.54	5.85	477	22%	90	
Nashville MSA	89%	59%	57%	67%	14%	19%	4.31	3.55	1,039	49%	157	

Greene	91%	67%	66%	83%	7%	10%	4.72	3.63	29	1%	81
Lawrence	93%	77%	71%	74%	13%	13%	7.73	8.35	78	4%	115
Roane	93%	90%	76%	88%	4%	8%	2.83	2.19	26	1%	74
Limited-Scope:											
Chattanooga MSA	90%	40%	61%	64%	10%	26%	0.98	0.35	82	4%	203
Clarksville-Hopkinsville MSA	92%	70%	72%	76%	14%	10%	9.30	6.25	224	10%	101
Knoxville MSA	89%	82%	59%	79%	10%	11%	1.14	1.45	87	4%	120
Non-MSA Assessment Areas	91%	81%	46%	80%	8%	12%	2.12	3.42	99	5%	102

(*) As a percentage of businesses with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 19% of loans originated by NationsBank.

(***) The market consists of all other Small Business reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Business Data only.

(****) Based on 1997 Aggregate Small Business Data only.

Table 11. Borrower Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: TENNESSEE Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Farms with Revenues of \$1,000,000 or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Loans		
	% of Farms*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Memphis MSA	97%	0%	85%	50%	50%	0%	1.89	0.00	2	3%	143
Nashville MSA	98%	100%	93%	95%	5%	0%	2.32	2.50	22	30%	29
Greene	100%	100%	96%	60%	20%	20%	0.59	0.61	5	7%	92
Lawrence	96%	100%	88%	92%	8%	0%	1.91	2.16	12	16%	49
Roane	100%	0%	80%	0%	0%	0%	0.00	0.00	0	0%	0
Limited-Scope:											
Chattanooga MSA	98%	0%	100%	0%	0%	0%	0.00	0.00	0	0%	0
Clarksville-Hopkinsville MSA	100%	100%	100%	92%	4%	4%	2.70	2.70	24	32%	39
Knoxville MSA	99%	100%	96%	100%	0%	0%	0.00	0.00	1	1%	72

Non-MSA Assesment Areas	98%	88%	81%	75%	25%	0%	0.34	0.41	8	11%	40

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 6% of loans originated by NationsBank.

(***) The market consists of all other Small Farm reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 12. Qualified Investments

NATIONS BANK, N.A. State: TENNESSEE Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
MSA/Assessment Areas:	Current Period Investments		Total Investments (Outstandings)	
	#	\$(000's)	#	\$(000's)
Full-Scope:				
Memphis MSA	16	7,521	4	11,560
Nashville MSA	46	5,705	7	5,092
Greene	9	18	0	0
Lawrence	3	921	1	915
Roane	2	5	0	0
Limited-Scope:				
Chattanooga MSA	8	43	0	0
Clarksville-Hopkinsville MSA	5	14	0	0
Knoxville MSA	12	33	0	0
Non-MSA Assessment Areas	10	440	2	419
Statewide	1	2	0	0

Table 13. Distribution of Branch and ATM Delivery System

NATIONS BANK, N.A. State: TENNESSEE Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																	
MSA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total STATE Deposits	# of STATE Branches	% of Total STATE Branches	Location of Branches by Income of Geographies				# of STATE ATMs	% of Total STATE ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope:																	
Memphis (TN-AR-MS) MSA	18%	20	18%	10%	10%	30%	50%	17	6%	0%	12%	35%	53%	15%	23%	27%	35%
Nashville MSA	52%	48	45%	8%	27%	38%	27%	139	49%	4%	19%	48%	29%	5%	18%	56%	21%
Greene	2%	5	4%	NA	0%	20%	80%	3	1%	NA	33%	34%	33%	NA	15%	67%	18%
Lawrence	3%	3	3%	NA	NA	100%	NA	5	2%	NA	NA	100%	NA	NA	NA	100%	NA
Roane	1%	3	3%	NA	NA	67%	33%	6	2%	NA	NA	67%	33%	NA	NA	66%	34%
Limited-Scope:																	

Chattanooga (TN-GA) MSA	3%	7	7%	14%	29%	43%	14%	57	20%	2%	12%	61%	25%	7%	12%	54%	27%
Clarksville-Hopkinsville (TN-KY) MSA	6%	4	4%	0%	25%	50%	25%	10	4%	10%	20%	50%	20%	2%	26%	51%	21%
Knoxville MSA	5%	7	7%	14%	0%	57%	29%	24	9%	8%	21%	25%	46%	8%	15%	43%	34%
Non-MSA Assessment Areas	10%	10	9%	NA	10%	60%	30%	21	7%	NA	0%	29%	71%	NA	5%	65%	30%

Table 1. Lending Volume

NATIONS BANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997													
MSA/Assessment Area:	% of Total Bank Deposits in AA	Residential		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in AA	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
Full-Scope:													
Dallas MSA #1920	49%	11,129	879,984	2,751	227,105	76	903	5	6,712	13,961	1,114,704	22%	
El Paso MSA #2320	3%	831	35,149	388	31,844	1	50	2	125	1,222	67,168	2%	

Houston MSA #3360	15%	10,939	745,117	2,715	205,406	100	2,090	2	6,850	13,756	959,463	22%
Lubbock MSA #4600	1%	1,405	73,021	112	5,781	7	988	0	0	1,524	79,790	2%
McAllen-Edinburg-Mission MSA #4880	0%	840	31,912	68	8,470	1	10	0	0	909	40,392	1%
Odessa-Midland MSA #5800	2%	739	36,239	277	22,739	4	55	0	0	1,020	59,033	2%
San Antonio MSA #7240	7%	3,598	222,689	1,546	122,190	78	1,006	1	350	5,223	346,235	8%
Angelina	1%	354	15,641	149	13,426	13	648	0	0	516	29,715	1%
Brown	0%	55	2,986	29	805	2	31	0	0	86	3,822	< 1%
Hill Country Area	1%	252	16,721	135	8,532	9	310	0	0	396	25,563	1%
Titus	0%	179	6,207	76	4,605	23	151	0	0	278	10,963	< 1%
Uvalde	0%	69	1,970	51	3,262	11	808	0	0	131	6,040	< 1%
Limited-Scope:												
Abilene MSA	1%	436	24,518	51	5,063	1	64	0	0	488	29,645	1%
Austin-San Marcos MSA #0640	6%	6,489	477,916	1,435	150,467	27	1,119	0	0	7,951	629,502	13%
Beaumont-Port Arthur MSA #0840	1%	635	35,519	88	9,398	1	300	0	0	724	45,217	1%

Table 1. Lending Volume

NATIONS BANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997												
MSA/Assessment Area:	% of Total Bank Deposits in AA	Residential		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in AA
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Limited-Scope:												
Brownsville-Harlingen-San Benito MSA #1240	0%	233	9,087	90	6,812	13	1,378	0	0	336	17,277	1%
Bryan-College Station MSA #1260	0%	648	46,612	46	3,589	6	50	0	0	700	50,251	1%
Corpus Christi MSA #1880	2%	847	33,089	428	36,938	38	3,812	0	0	1,313	73,839	2%
Fort Worth-Arlington MSA #2800	5%	4,589	340,442	807	66,421	19	473	0	0	5,415	407,336	9%
Galveston-Texas City MSA #2920	1%	955	45,222	152	7,885	5	245	0	0	1,112	53,352	2%
Killeen-Temple MSA #3810	0%	926	62,592	186	14,587	17	1,285	0	0	1,129	78,464	2%
Sherman-Denison MSA #7640	0%	250	11,104	79	8,772	3	40	0	0	332	19,916	1%
Tyler MSA #8640	2%	957	41,872	317	21,718	15	267	0	0	1,289	63,857	2%
Victoria MSA #8750	0%	60	1,990	104	7,333	13	460	0	0	177	9,783	< 1%
Waco MSA #8800	1%	769	42,264	321	42,904	8	371	0	0	1,098	85,539	2%
Wichita Falls MSA #9080	0%	136	4,329	105	9,349	3	640	0	0	244	14,318	< 1%
Non-MSA Assessment Areas	2%	1,004	38,501	580	30,969	98	5,659	2	2,519	1,684	77,648	3%

Table 2. Geographic Distribution of Home Purchase Loan Originations

NATIONSBANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Dallas MSA	4%	2%	19%	10%	39%	25%	38%	63%	2	4.46	5.71	3.28	3.43	5.19	5,916	25%
El Paso MSA	2%	1%	22%	9%	39%	49%	37%	41%	16	1.93	4.44	2.37	2.03	1.72	255	1%
Houston MSA	5%	1%	21%	10%	34%	32%	40%	57%	7	3.02	2.49	2.87	2.65	3.29	4,481	19%
Lubbock MSA	5%	1%	18%	7%	48%	48%	30%	43%	3	7.46	9.72	4.18	7.67	8.14	669	3%
McAllen-Edinburg-Mission MSA	NA	NA	17%	6%	49%	29%	34%	65%	5	5.77	NA	3.46	5.08	6.66	342	1%
Odessa-Midland MSA	7%	1%	21%	9%	37%	38%	35%	52%	9	4.04	2.86	4.96	3.94	3.97	399	2%
San Antonio MSA	5%	1%	27%	8%	33%	26%	35%	64%	6	2.72	1.01	2.17	2.56	2.92	1,588	7%
Angelina	NA	NA	6%	2%	71%	65%	23%	33%	3	10.54	NA	2.56	11.57	10.06	184	1%
Brown	3%	10%	19%	5%	66%	79%	11%	5%	8	5.00	50.00	0.00	4.30	5.88	19	< 1%

Hill Country Area	NA	NA	NA	NA	61%	42%	39%	58%	4	3.80	NA	NA	2.79	4.84	85	< 1 %
Titus	NA	NA	NA	NA	59%	59%	41%	41%	2	13.79	NA	NA	11.72	16.35	58	< 1 %
Uvalde	NA	NA	27%	33%	73%	67%	NA	NA	2	12.40	NA	23.81	10.19	NA	30	< 1 %
Limited-Scope:																
Abilene MSA	1%	0%	24%	7%	49%	54%	26%	39%	10	3.68	0.00	3.03	3.22	4.98	285	1%
Austin-San Marcos MSA	4%	2%	15%	11%	42%	41%	39%	46%	3	4.75	6.38	4.98	3.93	5.50	2,871	12%
Beaumont-Port Arthur MSA	7%	1%	16%	5%	35%	27%	41%	67%	2	7.53	1.56	6.70	7.20	8.09	427	2%

(*) Based on 1997 Aggregate HMDA Data only.

Table 2. Geographic Distribution of Home Purchase Loan Originations

NATIONS BANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Limited-Scope:																
Brownsville-Harlingen-San Benito MSA	NA	NA	6%	5%	62%	57%	32%	38%	5	5.93	NA	0.88	7.00	5.67	113	< 1%
Bryan-College Station MSA	< 1%	< 1%	16%	8%	49%	37%	35%	52%	2	8.66	0.00	6.27	8.53	9.39	469	2%
Corpus Christi MSA	5%	4%	23%	12%	37%	28%	35%	56%	9	2.58	4.55	3.12	1.91	2.91	239	1%
Fort Worth-Arlington MSA	3%	1%	19%	10%	42%	37%	36%	53%	2	4.13	2.74	3.64	3.81	4.56	2,767	12%
Galveston-Texas City MSA	4%	5%	18%	19%	50%	36%	27%	40%	5	3.02	10.14	4.19	2.52	2.98	317	1%
Killeen-Temple MSA	< 1%	0%	14%	7%	43%	39%	43%	54%	4	5.13	0.00	3.13	4.29	6.23	644	3%
Sherman-Denison MSA	< 1%	0%	18%	15%	61%	60%	21%	25%	8	3.65	0.00	3.89	3.54	3.91	110	< 1%
Tyler MSA	3%	1%	6%	2%	59%	45%	32%	52%	5	4.84	2.78	6.45	4.61	5.09	289	1%
Victoria MSA	3%	7%	24%	20%	45%	53%	29%	20%	21	0.87	5.00	0.87	1.02	0.48	15	< 1%

Waco MSA	3%	4%	20%	11%	43%	30%	33%	55%	1	7.27	21.43	5.64	6.05	8.04	357	2%
Wichita Falls MSA	5%	7%	19%	3%	52%	58%	24%	32%	23	0.63	0.00	0.41	0.61	0.78	31	< 1%
Non-MSA Assessment Areas	NA	NA	10%	10%	61%	64%	29%	26%	3	7.42	NA	8.42	8.98	4.60	354	2%

(*) Based on 1997 Aggregate HMDA Data only.

Table 3. Geographic Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa II Market Rank *	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overa II	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Dallas MSA	4%	5%	19%	15%	39%	28%	38%	52%	2	10.50	12.56	9.49	9.61	11.26	3,261	19%
El Paso MSA	2%	< 1%	22%	9%	39%	34%	37%	57%	4	9.27	7.69	5.04	7.75	11.57	397	2%
Houston MSA	5%	2%	21%	15%	34%	29%	40%	54%	2	12.22	4.37	9.45	11.73	14.39	4,243	25%
Lubbock MSA	5%	5%	18%	22%	48%	43%	30%	29%	1	21.60	14.63	29.20	20.12	21.24	426	3%
McAllen-Edinburg-Mission MSA	NA	NA	17%	24%	49%	53%	34%	23%	4	9.47	NA	13.79	10.60	5.08	302	2%
Odessa-Midland MSA	7%	9%	21%	17%	37%	40%	35%	34%	4	13.12	15.79	8.87	13.91	14.29	214	1%
San Antonio MSA	5%	5%	27%	27%	33%	31%	35%	37%	3	8.86	7.98	9.34	9.15	8.44	1,264	8%
Angelina	NA	NA	6%	10%	71%	69%	23%	21%	1	50.00	NA	45.45	51.83	47.06	120	1%

Brown	3%	0%	19%	17%	66%	74%	11%	9%	1	47.37	0.00	100.0	53.33	0.00	23	< 1%
Hill Country Area	NA	NA	NA	NA	61%	38%	39%	62%	2	24.00	NA	NA	18.18	30.14	98	1%
Titus	NA	NA	NA	NA	59%	56%	41%	44%	1	66.67	NA	NA	66.67	66.67	73	< 1%
Uvalde	NA	NA	27%	37%	73%	63%	NA	NA	1	50.00	NA	55.56	46.67	NA	30	< 1%
Limited-Scope:																
Abilene MSA	1%	0%	24%	17%	49%	53%	26%	29%	2	12.89	0.00	10.45	14.21	12.20	92	1%
Austin-San Marcos MSA	4%	3%	15%	17%	42%	38%	39%	42%	1	26.41	18.70	37.35	25.00	24.81	2,687	16%
Beaumont-Port Arthur MSA	7%	4%	16%	8%	35%	43%	41%	45%	6	6.43	2.90	3.03	9.61	5.93	117	1%

(*) Based on 1997 Aggregate HMDA Data only.

Table 3. Geographic Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa ll Mark et Rank *	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overa ll	Low	Mod	Mid	Upp	#	% of Total
Limited-Scope:																
Brownsville-Harlingen-San Benito MSA	NA	NA	6%	13%	62%	50%	32%	37%	7	5.31	NA	5.88	4.42	6.82	70	< 1%
Bryan-College Station MSA	< 1%	0%	16%	9%	49%	54%	35%	37%	3	13.62	0.00	3.70	17.70	11.61	93	1%
Corpus Christi MSA	5%	3%	23%	16%	37%	33%	35%	49%	1	17.51	13.46	14.45	16.45	20.00	429	3%
Fort Worth-Arlington MSA	3%	3%	19%	11%	42%	31%	36%	55%	2	7.19	8.22	6.38	5.42	9.03	1,173	7%
Galveston-Texas City MSA	4%	2%	18%	18%	50%	35%	27%	45%	1	12.39	2.27	12.82	10.10	15.66	386	2%
Killeen - Temple MSA	< 1%	0%	14%	11%	43%	31%	43%	58%	7	5.26	0.00	0.87	3.45	8.83	116	1%
Sherman - Denison MSA	< 1%	0%	18%	20%	61%	56%	21%	24%	5	4.87	0.00	4.00	4.53	6.74	70	< 1%
Tyler MSA	3%	2%	6%	4%	59%	54%	32%	40%	1	21.46	15.15	16.67	20.89	23.66	459	3%

Victoria MSA	3%	0%	24%	23%	45%	18%	29%	59%	8	1.76	0.00	0.00	1.61	3.06	22	< 1 %
Waco MSA	3%	3%	20%	19%	43%	32%	33%	46%	2	12.01	19.23	12.17	7.85	15.45	170	1%
Wichita Falls MSA	5%	9%	19%	12%	52%	45%	24%	34%	4	7.35	18.75	2.44	4.00	18.82	80	< 1 %
Non-MSA Assessment Areas	NA	NA	10%	11%	61%	57%	29%	32%	1	37.02	NA	30.23	40.38	33.33	353	2%

(*) Based on 1997 Aggregate HMDA Data only.

Table 4. Geographic Distribution of Refinance Loan Originations

NATIONSBANK, N.A. State: TEXAS Evaluation Period: JANUARY 1,1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Dallas MSA	4%	2%	19%	15%	39%	30%	38%	53%	1	6.58	4.76	8.09	5.86	6.79	1,950	21%
El Paso MSA	2%	1%	22%	10%	39%	32%	37%	57%	2	6.23	8.33	6.33	7.36	5.54	179	2%
Houston MSA	5%	2%	21%	13%	34%	33%	40%	52%	1	8.34	7.01	12.21	8.07	7.88	2,208	24%
Lubbock MSA	5%	2%	18%	13%	48%	48%	30%	37%	1	18.46	6.25	23.73	18.98	17.45	310	3%
McAllen-Edinburg-Mission MSA	NA	NA	17%	21%	49%	48%	34%	30%	2	8.39	NA	20.48	10.25	5.03	196	2%
Odessa-Midland MSA	7%	2%	21%	15%	37%	29%	35%	54%	1	15.23	22.22	29.03	9.66	17.74	126	1%
San Antonio MSA	5%	3%	27%	17%	33%	28%	35%	52%	1	5.69	9.21	6.48	5.84	5.41	745	8%
Angelina	NA	NA	6%	0%	71%	80%	23%	20%	1	35.48	NA	0.00	36.36	37.50	50	< 1%

Brown	3%	0%	19%	8%	66%	75%	11%	17%	2	31.8 2	0.00	0.00	31.2 5	66.6 7	12	< 1 %
Hill Country Area	NA	NA	NA	NA	61%	38%	39%	62%	2	6.67	NA	NA	7.07	6.43	69	1%
Titus	NA	NA	NA	NA	59%	42%	41%	58%	1	64.7 1	NA	NA	52.3 8	73.3 3	48	< 1 %
Uvalde	NA	NA	27%	11%	73%	89%	NA	NA	2	23.0 8	NA	0.00	27.2 7	NA	9	< 1 %
Limited-Scope:																
Abilene MSA	1%	0%	24%	8%	49%	51%	26%	41%	4	5.83	0.00	4.41	6.01	6.18	59	1%
Austin-San Marcos MSA	4%	3%	15%	11%	42%	36%	39%	50%	1	6.82	9.23	7.32	5.35	7.89	925	10%
Beaumont-Port Arthur MSA	7%	1%	16%	4%	35%	34%	41%	60%	1	8.67	0.00	8.82	10.2 9	8.13	90	1%

(*) Based on 1997 Aggregate HMDA Data only.

Table 4. Geographic Distribution of Refinance Loan Originations

NATIONSBANK, N.A. State: TEXAS Evaluation Period: JANUARY 1,1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Purchase Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Limited-Scope:																
Brownsville-Harlingen-San Benito MSA	NA	NA	6%	6%	62%	48%	32%	46%	2	9.23	NA	37.50	8.89	8.03	50	< 1%
Bryan-College Station MSA	< 1%	0%	16%	7%	49%	42%	35%	45%	2	7.76	0.00	7.14	5.26	9.90	86	1%
Corpus Christi MSA	5%	6%	23%	16%	37%	26%	35%	53%	1	7.89	27.78	18.57	7.52	6.15	179	2%
Fort Worth-Arlington MSA	3%	1%	19%	9%	42%	33%	36%	57%	2	4.91	9.38	5.18	4.00	5.47	649	7%
Galveston-Texas City MSA	4%	6%	18%	24%	50%	36%	27%	34%	1	13.27	26.92	22.22	13.21	9.69	249	3%
Killeen-Temple MSA	< 1%	0%	14%	6%	43%	40%	43%	54%	3	7.78	0.00	13.46	6.33	8.60	166	2%
Sherman-Denison MSA	< 1%	0%	18%	6%	61%	63%	21%	31%	4	6.58	0.00	0.00	5.93	11.63	70	1%

Tyler MSA	3%	1%	6%	1%	59%	55%	32%	43%	1	15.30	16.67	7.69	15.25	15.73	209	2%
Victoria MSA	3%	4%	24%	17%	45%	30%	29%	48%	5	5.93	0.00	9.52	3.85	6.56	23	< 1%
Waco MSA	3%	< 1%	20%	8%	43%	28%	33%	64%	1	16.36	0.00	13.11	10.27	22.12	241	3%
Wichita Falls MSA	5%	0%	19%	0%	52%	68%	24%	32%	14	2.21	0.00	0.00	2.47	2.34	25	< 1%
Non-MSA Assessment Areas	NA	NA	10%	10%	61%	59%	29%	31%	1	31.20	NA	34.88	30.04	31.91	297	3%

(*) Based on 1997 Aggregate HMDA Data only.

Table 5. Geographic Distribution of Small Business Loan Originations

NATIONSBANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans	
	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Dallas MSA	6%	6%	28%	28%	32%	29%	34%	37%	9	4.24	5.09	4.42	3.90	4.31	2,751	21%
El Paso MSA	11%	9%	25%	28%	33%	28%	31%	35%	5	8.62	7.37	9.20	7.29	9.98	388	3%
Houston MSA	7%	5%	27%	24%	31%	31%	35%	40%	9	2.99	3.23	2.95	3.10	2.91	2,715	21%
Lubbock MSA	15%	8%	18%	17%	41%	44%	26%	31%	9	1.37	0.91	0.83	1.85	1.45	112	1%
McAllen-Edinburg Mission MSA	NA	NA	21%	16%	34%	40%	45%	44%	15	0.68	NA	0.61	0.74	0.68	68	1%
Odessa-Midland MSA	10%	8%	21%	16%	41%	45%	28%	31%	6	4.52	2.20	3.16	5.16	5.52	277	2%
San Antonio MSA	6%	6%	26%	22%	37%	32%	31%	40%	8	6.22	8.13	6.35	5.87	6.26	1,546	12%
Angelina	NA	NA	4%	7%	84%	78%	12%	15%	3	15.53	NA	16.28	15.92	13.68	149	1%

Brown	28%	17%	21%	17%	40%	48%	11%	18%	3	11.36	5.26	11.76	12.20	18.18	29	< 1%
Hill Country Area	NA	NA	NA	NA	74%	51%	26%	49%	4	6.14	NA	NA	5.06	8.09	135	1%
Titus	NA	NA	0%	11%	74%	61%	26%	28%	2	30.59	NA	0	31.15	29.17	76	1%
Uvalde	NA	NA	27%	22%	73%	78%	NA	NA	2	15.08	NA	11.76	16.30	NA	51	< 1%
Limited-Scope:																
Abilene MSA	3%	0%	42%	31%	39%	63%	16%	6%	7	1.24	0.00	1.46	1.65	0.54	51	< 1%
Austin-San Marcos MSA	7%	6%	19%	15%	38%	35%	36%	44%	4	7.42	7.35	7.24	7.29	7.60	1,435	11%
Beaumont-Port Arthur MSA	12%	10%	18%	11%	27%	28%	40%	51%	11	0.82	1.68	0.69	1.24	0.65	88	1%

(*) Based on 1997 Aggregate Small Business Data only.

Table 5. Geographic Distribution of Small Business Loan Originations

NATIONSBANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans	
	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans	% of Business	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Limited-Scope:																
Brownsville-Harlingen-San Benito MSA	NA	NA	22%	20%	45%	24%	33%	56%	12	1.45	NA	0.85	0.79	2.65	90	1%
Bryan-College Station MSA	7%	0%	22%	11%	45%	48%	26%	41%	8	1.78	0.00	2.30	1.67	2.01	46	< 1%
Corpus Christi MSA	9%	6%	31%	33%	36%	31%	24%	30%	6	6.86	8.44	5.96	7.45	6.92	428	3%
Fort Worth-Arlington MSA	11%	12%	24%	27%	38%	29%	27%	32%	10	2.90	3.12	2.99	2.59	3.08	807	6%
Galveston-Texas City MSA	15%	17%	16%	18%	43%	43%	26%	22%	8	4.78	6.37	4.23	5.95	2.94	152	1%
Killeen-Temple MSA	5%	0%	26%	27%	42%	35%	27%	38%	5	9.16	0.00	12.22	9.15	7.77	186	1%
Sherman-Denison MSA	10%	5%	28%	29%	35%	42%	27%	24%	4	6.45	1.22	10.92	5.52	7.59	79	1%
Tyler MSA	14%	15%	8%	2%	43%	42%	35%	41%	4	6.86	4.41	2.73	7.11	8.07	317	2%
Victoria MSA	2%	1%	50%	42%	25%	36%	23%	21%	4	4.48	5.00	5.05	5.11	3.05	104	1%

Waco MSA	5%	2%	25%	20%	43%	37%	27%	41%	4	9.88	13.33	8.97	7.05	14.94	321	2%
Wichita Falls MSA	16%	36%	25%	14%	34%	11%	25%	39%	6	4.28	7.11	3.62	1.95	4.83	105	1%
Non-MSA Assessment Areas	NA	NA	17%	14%	55%	60%	28%	26%	3	14.68	NA	14.20	16.84	10.80	580	4%

(*) Based on 1997 Aggregate Small Business Data only.

Table 6. Geographic Distribution of Small Farm Loan Originations

NATIONSBANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Dallas MSA	3%	1%	21%	30%	37%	50%	39%	19%	2	13.95	10.00	11.11	14.29	19.61	76	13%
El Paso MSA	2%	0%	20%	100%	41%	0%	37%	0%	4	4.00	0.00	16.67	0.00	0.00	1	< 1%

Houston MSA	4%	7%	21%	34%	39%	33%	36%	26%	1	23.65	62.50	61.76	12.98	20.59	100	17%
Lubbock MSA	7%	0%	16%	57%	56%	29%	21%	14%	5	1.00	0.00	3.45	0.61	1.61	7	1%
McAllen- Edinburg- Mission MSA	NA	NA	13%	0%	33%	100%	54%	0%	8	0.14	NA	0.00	0.49	0.00	1	< 1%
Odessa-Midland MSA	3%	0%	16%	0%	42%	50%	39%	50%	3	4.17	0.00	0.00	3.23	10.00	4	1%
San Antonio MSA	2%	1%	17%	12%	42%	64%	39%	23%	1	30.37	33.33	15.38	29.21	40.00	78	13%
Angelina	NA	NA	9%	0%	68%	69%	23%	31%	2	46.67	NA	100.00	30.00	66.67	13	2%
Brown	NA	NA	26%	0%	70%	100%	4%	0%	2	50.00	NA	0.00	50.00	0.00	2	< 1%
Hill Country Area	NA	NA	NA	NA	59%	22%	41%	78%	3	7.14	NA	NA	0.00	27.27	9	2%
Titus	NA	NA	0%	4%	59%	35%	41%	61%	2	76.92	NA	0.00	75.00	80.00	23	4%
Uvalde	NA	NA	21%	0%	79%	100%	NA	NA	1	80.00	NA	0.00	80.00	NA	11	2%
Limited-Scope:																
Abilene MSA	1%	0%	23%	0%	60%	100%	16%	0%	0	0.00	0.00	0.00	0.00	0.00	1	< 1%
Austin-San Marcos MSA	4%	4%	16%	7%	46%	56%	34%	33%	2	16.00	0.00	6.67	20.00	20.00	27	5%
Beaumont-Port Arthur MSA	4%	0%	9%	100%	36%	0%	51%	0%	4	2.20	0.00	20.00	1.41	0.00	1	< 1%

(*) Based on 1997 Aggregate Small Farm Data only.

Table 6. Geographic Distribution of Small Farm Loan Originations

NATIONSBANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Limited-Scope:																
Brownsville-Harlingen-San Benito MSA	NA	NA	3%	0%	60%	77%	37%	23%	7	2.22	NA	0.00	2.81	1.41	13	2%
Bryan-College Station MSA	2%	0%	14%	0%	45%	33%	39%	67%	3	4.04	0.00	0.00	1.92	7.32	6	1%
Corpus Christi MSA	4%	3%	25%	8%	37%	63%	34%	26%	3	16.94	100	0.00	37.50	12.50	38	6%
Fort Worth-Arlington MSA	5%	0%	16%	5%	45%	63%	34%	32%	2	15.28	0.00	0.00	18.75	13.33	19	3%
Galveston-Texas City MSA	3%	20%	13%	20%	52%	60%	32%	0%	2	28.57	0.00	100	0.00	0.00	5	1%
Killeen-Temple MSA	NA	NA	22%	6%	50%	53%	28%	41%	2	37.04	NA	0.00	37.50	50.00	17	3%
Sherman-Denison MSA	1%	0%	14%	0%	67%	100%	18%	0%	5	0.98	0.00	0.00	1.22	0.00	3	< 1%
Tyler MSA	3%	0%	4%	0%	61%	67%	32%	33%	6	5.00	0.00	0.00	2.22	13.33	15	3%

Victoria MSA	1%	8%	36%	15%	40%	38%	23%	39%	3	2.49	50.00	3.45	2.16	2.02	13	2%
Waco MSA	1%	0%	20%	13%	41%	75%	38%	12%	2	4.92	0.00	5.56	6.45	0.00	8	1%
Wichita Falls MSA	7%	100%	16%	0%	52%	0%	25%	0%	2	12.50	33.33	0.00	0.00	0.00	3	< 1%
Non-MSA Assessment Areas	NA	NA	5%	17%	66%	66%	29%	17%	4	7.25	NA	9.68	7.49	6.02	98	17%

(*) Based on 1997 Aggregate Small Farm Data only.

Table 7. Borrower Distribution of Home Purchase Loan Originations

NATIONS BANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Purchase Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Dallas MSA	20%	6%	18%	13%	22%	17%	40%	64%	2	4.46	2.48	2.64	2.66	5.53	5,916	25%
El Paso MSA	23%	9%	16%	20%	19%	23%	41%	48%	16	1.93	3.89	1.44	1.29	1.23	255	1%
Houston MSA	22%	9%	17%	25%	20%	18%	41%	48%	7	3.02	1.90	1.81	1.48	2.11	4,481	19%
Lubbock MSA	21%	5%	18%	12%	21%	24%	40%	60%	3	7.46	1.95	2.79	3.32	4.14	669	3%
McAllen-Edinburg-Mission MSA	23%	3%	16%	10%	16%	22%	45%	65%	5	5.77	3.66	1.93	2.26	2.05	342	1%
Odessa-Midland MSA	22%	4%	17%	9%	20%	17%	40%	70%	9	4.04	2.04	1.00	1.43	2.41	399	2%
San Antonio MSA	23%	6%	17%	14%	20%	19%	40%	61%	6	2.72	1.21	0.98	1.03	1.59	1,588	7%
Angelina	19%	1%	15%	6%	20%	21%	46%	72%	3	10.54	3.45	1.72	9.93	15.33	184	1%
Brown	23%	0%	17%	0%	19%	28%	40%	72%	8	5.00	0.00	0.00	5.71	9.43	19	< 1%

Hill Country Area	15%	0%	15%	12%	22%	19%	48%	69%	4	3.80	0.00	3.29	0.70	4.01	85	< 1 %
Titus	20%	7%	14%	23%	21%	7%	45%	62%	2	13.79	5.88	19.61	9.76	20.00	58	< 1 %
Uvalde	29%	11%	18%	14%	17%	18%	35%	57%	2	12.40	22.22	10.71	5.41	19.57	30	< 1 %

(*) As a percentage of loans with borrower income information available. No information was available for 48% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 7. Borrower Distribution of Home Purchase Loan Originations

NATIONSBANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Purchase Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Limited-Scope:																
Abilene MSA	19%	0%	18%	6%	23%	36%	39%	58%	10	3.68	0.00	0.62	0.95	1.45	285	1%
Austin-San Marcos MSA	20%	4%	17%	16%	22%	19%	41%	62%	3	4.75	1.19	1.60	1.15	2.77	2,871	12%
Beaumont-Port Arthur MSA	21%	3%	15%	9%	20%	29%	44%	59%	2	7.53	0.94	1.40	1.55	1.41	427	2%
Brownsville-Harlingen-San Benito MSA	22%	0%	15%	42%	17%	20%	46%	38%	5	5.93	0.00	10.00	2.51	1.06	113	< 1%
Bryan-College Station MSA	24%	0%	15%	7%	20%	15%	41%	79%	2	8.66	0.00	0.92	1.13	1.86	469	2%
Corpus Christi MSA	23%	2%	16%	9%	19%	19%	42%	70%	9	2.58	0.50	1.13	1.09	2.31	239	1%
Fort Worth-Arlington MSA	19%	8%	18%	16%	23%	19%	40%	57%	2	4.13	1.70	1.46	1.52	3.09	2,767	12%
Galveston-Texas City MSA	23%	9%	17%	16%	20%	24%	40%	50%	5	3.02	2.44	1.37	2.65	2.07	317	1%

Killeen-Temple MSA	19%	3%	18%	7%	21%	19%	42%	71%	4	5.13	1.67	0.66	0.77	2.85	644	3%
Sherman-Denison MSA	20%	5%	18%	13%	23%	18%	39%	63%	8	3.65	1.36	2.11	1.57	3.44	110	< 1%
Tyler MSA	22%	8%	17%	15%	22%	16%	40%	61%	5	4.84	4.27	4.20	2.61	5.26	289	1%
Victoria MSA	24%	0%	16%	21%	21%	36%	40%	43%	21	0.87	0.00	1.42	1.32	0.63	15	< 1%
Waco MSA	21%	3%	17%	11%	22%	23%	40%	62%	1	7.27	2.87	2.08	3.42	5.64	357	2%
Wichita Falls MSA	20%	0%	18%	16%	22%	24%	40%	60%	23	0.63	0.00	1.04	0.95	0.78	31	< 1%
Non-MSA Assessment Areas	20%	2%	16%	11%	19%	16%	44%	70%	3	7.42	3.45	5.92	4.70	9.32	354	2%

(*) As a percentage of loans with borrower income information available. No information was available for 48% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 8. Borrower Distribution of Home Improvement Loan Originations

NATIONS BANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank **	Market Share by Borrower Income**					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Dallas MSA	20%	9%	18%	14%	22%	18%	40%	59%	2	10.50	8.14	10.34	9.09	11.84	3,261	19%
El Paso MSA	23%	2%	16%	7%	19%	15%	41%	76%	4	9.27	3.01	5.10	7.47	11.46	397	2%
Houston MSA	22%	7%	17%	13%	20%	19%	41%	61%	2	12.22	6.44	9.38	11.38	15.03	4,243	25%
Lubbock MSA	21%	15%	18%	16%	21%	23%	40%	46%	1	21.60	38.33	22.32	22.44	19.35	426	3%
McAllen-Edinburg-Mission MSA	23%	14%	16%	26%	16%	21%	45%	39%	4	9.47	8.77	8.25	10.63	10.44	302	2%
Odessa-Midland MSA	22%	5%	17%	14%	20%	23%	40%	59%	4	13.12	6.67	13.48	14.78	14.20	214	1%
San Antonio MSA	23%	17%	17%	18%	20%	21%	40%	44%	3	8.86	14.02	9.32	8.23	7.96	1,264	8%
Angelina	19%	10%	15%	8%	20%	24%	46%	58%	1	50.00	80.00	35.71	61.54	54.55	120	1%

Brown	23%	0%	17%	9%	19%	22%	40%	70%	1	47.37	0.00	0.00	33.33	57.14	23	< 1%
Hill Country Area	15%	2%	15%	11%	22%	9%	48%	78%	2	24.00	14.29	33.33	5.00	28.00	98	1%
Titus	20%	10%	14%	14%	21%	23%	45%	53%	1	66.67	50.00	60.00	66.67	76.00	73	< 1%
Uvalde	29%	13%	18%	23%	17%	37%	35%	27%	1	50.00	100	50.00	55.56	28.59	30	< 1%

(*) As a percentage of loans with borrower income information available. No information was available for 1% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 8. Borrower Distribution of Home Improvement Loan Originations

NATIONSBANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overa ll Mark et Rank **	Market Share by Borrower Income**					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overa ll	Low	Mod	Mid	Upp	#	% of Total
Limited-Scope:																
Abilene MSA	19%	6%	18%	17%	23%	36%	39%	42%	2	12.89	7.69	15.79	15.79	11.70	92	1%
Austin-San Marcos MSA	20%	7%	17%	14%	22%	24%	41%	56%	1	26.41	34.50	27.27	26.80	25.55	2,687	16%
Baumont-Port Arthur MSA	21%	11%	15%	7%	20%	16%	44%	66%	6	6.43	6.60	1.74	3.36	9.97	117	1%
Brownsville-Harlingen-San Benito MSA	22%	11%	15%	13%	17%	24%	46%	51%	7	5.31	3.37	4.40	7.84	5.51	70	< 1%
Bryan-College Station MSA	24%	7%	15%	7%	20%	17%	41%	69%	3	13.62	6.25	11.11	19.05	14.02	93	1%
Corpus Christi MSA	23%	5%	16%	14%	19%	19%	42%	61%	1	17.51	10.34	14.51	17.68	20.11	429	3%
Fort Worth-Arlington MSA	19%	8%	18%	12%	23%	19%	40%	60%	2	7.19	5.87	6.75	5.50	8.64	1,173	7%
Galveston-Texas City MSA	23%	6%	17%	15%	20%	22%	40%	56%	1	12.39	3.57	11.70	13.31	14.49	386	2%

Killeen-Temple MSA	19%	4%	18%	6%	21%	16%	42%	74%	7	5.26	0.00	2.63	3.96	8.43	116	1%
Sherman-Denison MSA	20%	14%	18%	3%	23%	26%	39%	57%	5	4.87	7.50	1.67	6.25	4.70	70	< 1 %
Tyler MSA	22%	7%	17%	14%	22%	18%	40%	61%	1	21.46	11.96	14.79	22.03	27.07	459	3%
Victoria MSA	24%	5%	16%	0%	21%	23%	40%	73%	8	1.76	0.00	0.00	1.41	2.82	22	< 1 %
Waco MSA	21%	10%	17%	12%	22%	16%	40%	62%	2	12.01	14.67	8.82	6.45	14.94	170	1%
Wichita Falls MSA	20%	10%	18%	14%	22%	27%	40%	49%	4	7.35	7.14	3.33	7.27	8.90	80	< 1 %
Non-MSA Assessment Areas	20%	5%	16%	10%	19%	18%	44%	67%	1	37.02	35.29	27.27	36.99	40.76	353	2%

(*) As a percentage of loans with borrower income information available. No information was available for 1% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9. Borrower Distribution of Refinance Loan Originations

NATIONSBANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank **	Market Share by Borrower Income**					Total Home Mortgage Refinance Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Dallas MSA	20%	7%	18%	14%	22%	19%	40%	60%	1	6.58	8.51	10.68	6.02	7.39	1,950	21%
El Paso MSA	23%	4%	16%	9%	19%	15%	41%	72%	2	6.23	18.52	10.31	11.72	10.02	179	2%
Houston MSA	22%	3%	17%	13%	20%	23%	41%	61%	1	8.34	7.37	9.94	11.36	8.95	2,208	24%
Lubbock MSA	21%	7%	18%	12%	21%	15%	40%	65%	1	18.46	34.62	23.08	17.65	22.44	310	3%
McAllen-Edinburg-Mission MSA	23%	2%	16%	15%	16%	20%	45%	63%	2	8.39	13.04	15.87	12.20	6.61	196	2%
Odessa-Midland MSA	22%	3%	17%	6%	20%	19%	40%	72%	1	15.23	28.57	13.79	25.40	19.92	126	1%
San Antonio MSA	23%	7%	17%	13%	20%	19%	40%	61%	1	5.69	10.64	6.82	6.80	6.89	745	8%

Angelina	19%	0%	15%	4%	20%	13%	46%	83%	1	35.48	0.00	66.67	25.00	40.48	50	< 1%
Brown	23%	0%	17%	17%	19%	33%	40%	50%	2	31.82	0.00	33.03	33.33	36.36	12	< 1%
Hill Country Area	15%	2%	15%	6%	22%	8%	48%	84%	2	6.67	0.00	0.00	4.76	7.69	69	1%
Titus	20%	2%	14%	4%	21%	15%	45%	79%	1	64.71	0.00	100	44.44	71.05	48	< 1%
Uvalde	29%	0%	18%	0%	17%	22%	35%	78%	2	23.08	0.00	0.00	0.00	50.00	9	< 1%
Limited-Scope:																
Abilene MSA	19%	0%	18%	12%	23%	9%	39%	79%	4	5.83	0.00	6.06	4.44	6.83	59	1%
Austin-San Marcos MSA	20%	5%	17%	8%	22%	20%	41%	67%	1	6.82	7.08	4.03	4.55	6.16	925	10%

(*) As a percentage of loans with borrower income information available. No information was available for 18% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9. Borrower Distribution of Refinance Loan Originations

NATIONSBANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Mortgage Refinance Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Limited-Scope:																
Beaumont-Port Arthur MSA	21%	1%	15%	11%	20%	25%	44%	63%	1	8.67	7.14	5.88	7.14	8.70	90	1%
Brownsville-Harlingen-San Benito MSA	22%	0%	15%	0%	17%	13%	46%	87%	2	9.23	0.00	0.00	10.00	10.00	50	< 1%
Bryan-College Station MSA	24%	0%	15%	2%	20%	24%	41%	74%	2	7.76	0.00	4.76	6.35	5.78	86	1%
Corpus Christi MSA	23%	4%	16%	14%	19%	18%	42%	64%	1	7.89	15.00	19.30	10.92	9.37	179	2%
Fort Worth-Arlington MSA	19%	6%	18%	13%	23%	20%	40%	62%	2	4.91	10.56	6.38	5.11	5.11	649	7%
Galveston-Texas City MSA	23%	6%	17%	10%	20%	18%	40%	67%	1	13.27	18.18	14.81	13.89	16.10	249	3%
Killeen-Temple MSA	19%	3%	18%	4%	21%	17%	42%	76%	3	7.78	18.18	7.84	13.54	13.50	166	2%
Sherman-Denison MSA	20%	3%	18%	6%	23%	18%	39%	73%	4	6.58	11.11	3.45	10.53	7.69	70	1%

Tyler MSA	22%	3%	17%	9%	22%	24%	40%	64%	1	15.30	6.25	16.98	18.55	16.14	209	2%
Victoria MSA	24%	0%	16%	0%	21%	20%	40%	80%	5	5.93	0.00	0.00	8.33	7.79	23	< 1%
Waco MSA	21%	0%	17%	6%	22%	22%	40%	72%	1	16.36	0.00	9.38	18.80	21.05	241	3%
Wichita Falls MSA	20%	11%	18%	5%	22%	10%	40%	74%	14	2.21	0.00	4.35	1.56	3.50	25	< 1%
Non-MSA Assessment Areas	20%	3%	16%	4%	19%	13%	44%	80%	1	31.20	11.11	16.67	41.18	33.90	297	3%

(*) As a percentage of loans with borrower income information available. No information was available for 18% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 10. Borrower Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997												
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans			
	% of Businesses*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size	
Full-Scope:												

Dallas MSA	88%	84%	42%	84%	8%	8%	4.24	6.83	2,751	21%	83
El Paso MSA	91%	76%	39%	83%	11%	6%	8.62	11.77	388	3%	82
Houston MSA	89%	85%	50%	86%	7%	7%	2.99	4.19	2,715	21%	76
Lubbock MSA	92%	89%	61%	89%	6%	5%	1.37	2.02	112	1%	52
McAllen-Edinburg-Mission MSA	91%	80%	69%	78%	7%	15%	.68	.48	68	1%	125
Odessa-Midland MSA	91%	79%	55%	84%	9%	7%	4.52	5.34	277	2%	82
San Antonio MSA	90%	83%	48%	84%	8%	8%	6.22	8.81	1,546	12%	79
Angelina	91%	70%	67%	83%	9%	8%	15.53	14.96	149	1%	90
Brown	94%	96%	37%	97%	3%	0%	11.36	23.68	29	< 1%	28
Hill Country Area	94%	93%	60%	89%	8%	3%	6.14	7.13	135	1%	63
Titus	93%	78%	46%	90%	5%	5%	30.59	42.55	76	1%	61
Uvalde	94%	92%	47%	92%	4%	4%	15.08	24.24	51	< 1%	64

(*) As a percentage of businesses with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 12% of loans originated by NationsBank.

(***) The market consists of all other Small Business reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Business Data only.

(****) Based on 1997 Aggregate Small Business Data only.

Table 10. Borrower Distribution of Small Business Loan Originations

NATIONSBANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans		
	% of Businesses*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Limited-Scope:											
Abilene MSA	92%	77%	44%	78%	10%	12%	1.24	1.46	51	< 1%	99
Austin-San Marcos MSA	91%	76%	63%	76%	13%	11%	7.42	9.24	1,435	11%	105
Beaumont-Port Arthur MSA	91%	75%	50%	79%	8%	13%	0.82	1.17	88	1%	107
Brownsville-Harlingen-San Benito MSA	91%	69%	73%	79%	12%	9%	1.45	1.09	90	1%	76
Bryan-College Station MSA	92%	92%	41%	89%	7%	4%	1.78	2.89	46	< 1%	78
Corpus Christi MSA	92%	83%	53%	80%	12%	8%	6.86	9.13	428	3%	86
Fort Worth-Arlington MSA	90%	84%	44%	85%	7%	8%	2.90	4.44	807	6%	82
Galveston-Texas City MSA	93%	92%	57%	91%	6%	3%	4.78	6.59	152	1%	52
Killeen-Temple MSA	93%	79%	51%	84%	9%	7%	9.16	11.00	186	1%	78

Sherman-Denison MSA	93%	78%	55%	76%	14%	10%	6.45	7.67	79	1%	111
Tyler MSA	91%	85%	58%	88%	5%	7%	6.86	8.91	317	2%	69
Victoria MSA	92%	79%	69%	85%	6%	9%	4.48	4.29	104	1%	71
Waco MSA	90%	75%	30%	73%	10%	17%	9.88	17.21	321	2%	134

(*) As a percentage of businesses with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 12% of loans originated by NationsBank.

(***) The market consists of all other Small Business reporters in NationsBank’s assessment area and is based on 1997 Aggregate Small Business Data only.

(****) Based on 1997 Aggregate Small Business Data only.

Table 10. Borrower Distribution of Small Business Loan Originations

NATIONS BANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans		
	% of Businesses*	% BANK Loans**	% Market Loans***	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Limited-Scope:											
Wichita Falls MSA	92%	84%	32%	80%	11%	9%	4.28	9.57	105	1%	89
Non-MSA Assessment Areas	93%	90%	64%	91%	4%	5%	14.68	16.52	580	4%	53

(*) As a percentage of businesses with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 12% of loans originated by NationsBank.

(***) The market consists of all other Small Business reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Business Data only.

(****) Based on 1997 Aggregate Small Business Data only.

Table 11. Borrower Distribution of Small Farm Loan Originations

NATIONSBANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Farms with Revenues of \$1,000,000 or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans		
	% of Farms*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Dallas MSA	96%	100%	92%	100%	0%	0%	13.95	15.00	76	13%	12
El Paso MSA	94%	100%	54%	100%	0%	0%	4.00	7.14	1	< 1%	50
Houston MSA	97%	99%	86%	100%	0%	0%	23.65	26.05	100	17%	21
Lubbock MSA	96%	80%	80%	71%	0%	29%	1.00	0.42	7	1%	141
McAllen-Edinburg-Mission MSA	82%	100%	82%	100%	0%	0%	0.14	0.17	1	< 1%	10
Odessa-Midland MSA	98%	100%	83%	75%	0%	25%	4.17	5.00	4	1%	14
San Antonio MSA	97%	100%	79%	97%	3%	0%	30.37	34.51	78	13%	13
Angelina	91%	100%	100%	92%	8%	0%	46.67	38.46	13	2%	50
Brown	95%	100%	100%	100%	0%	0%	50.00	50.00	2	< 1%	16
Hill Country Area	100%	100%	90%	89%	11%	0%	7.14	7.89	9	2%	34

Titus	93%	100%	100%	100%	0%	0%	76.92	76.92	23	4%	7
Uvalde	87%	100%	100%	73%	27%	0%	80.00	80.00	11	2%	73

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 3% of loans originated by NationsBank.

(***) The market consists of all other Small Farm reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 11. Borrower Distribution of Small Farm Loan Originations

NATIONSBANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Farms with Revenues of \$1,000,000 or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans		
	% of Farms*	% BANK Loans**	% Market Loans**	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Limited-Scope:											
Abilene MSA	98%	100%	78%	100%	0%	0%	0.00	0.00	1	< 1%	64
Austin-San Marcos MSA	96%	100%	91%	85%	11%	4%	16.00	19.67	27	5%	41
Beaumont-Port Arthur MSA	99%	100%	96%	0%	0%	100%	2.20	2.30	1	< 1%	300
Brownsville-Harlingen-San Benito MSA	91%	100%	94%	62%	38%	0%	2.22	2.36	13	2%	106
Bryan-College Station MSA	98%	100%	92%	100%	0%	0%	4.04	4.40	6	1%	8
Corpus Christi MSA	98%	71%	90%	69%	18%	13%	16.94	14.68	38	6%	100
Fort Worth-Arlington MSA	98%	95%	62%	95%	0%	5%	15.28	20.83	19	3%	25
Galveston-Texas City MSA	99%	80%	100%	80%	20%	0%	28.57	28.57	5	1%	49
Killeen-Temple MSA	97%	94%	53%	65%	35%	0%	37.04	52.63	17	3%	76
Sherman-Denison MSA	100%	100%	81%	100%	0%	0%	0.98	1.20	3	< 1%	13

Tyler MSA	95%	93%	89%	100%	0%	0%	5.00	3.77	15	3%	18
Victoria MSA	100%	100%	99%	85%	15%	0%	2.49	2.25	13	2%	35
Waco MSA	97%	100%	59%	75%	25%	0%	4.92	8.11	8	1%	46
Wichita Falls MSA	99%	100%	79%	67%	0%	33%	12.50	15.38	3	< 1%	213
Non-MSA Assessment Areas	98%	82%	86%	84%	10%	6%	7.25	5.93	98	17%	58

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 3% of loans originated by NationsBank.

(***) The market consists of all other Small Farm reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 12. Qualified Investments

NATIONS BANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
MSA/Assessment Areas:	Current Period Investments		Total Investments (Outstandings)	
	#	\$ (000's)	#	\$ (000's)
Full-Scope:				
Dallas MSA	89	11,618	20	22,918
El Paso MSA	6	147	0	0
Houston MSA	50	1,410	3	3,000
Lubbock MSA	9	30	0	0
McAllen-Edinburg-Mission MSA	11	106	0	0
Odessa-Midland MSA	19	76	1	50
San Antonio MSA	21	923	4	1,192
Angelina	13	20	0	0
Brown	0	0	0	0
Hill Country Area	15	16	0	0
Titus	4	7	0	0
Uvalde	0	0	0	0
Limited-Scope:				
Abilene MSA	17	24	0	0

Austin-San Marcos MSA	49	951	2	200
Beaumont- Port Arthur MSA	8	12	0	0

Table 12. Qualified Investments

NATIONS BANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
MSA/Assessment Areas:	Current Period Investments		Total Investments (Outstandings)	
	#	\$ (000's)	#	\$ (000's)
Limited-Scope:				
Brownsville-Harlingen-San Benito MSA	10	10	0	0
Bryan-College Station MSA	5	6	0	0
Corpus Christi MSA	6	38	0	0
Fort Worth-Arlington MSA	33	9,922	5	9,857
Galveston-Texas City MSA	11	18	0	0
Killeen-Temple MSA	4	9	0	0
Sherman-Denison MSA	14	16	0	0
Tyler MSA	16	124	1	75
Victoria MSA	8	7	0	0
Waco MSA	4	46	1	60
Wichita Falls MSA	2	13	0	0
Non-MSA Assessment Areas	40	65	0	0
Statewide	1	1	0	0

Table 13. Distribution of Branch and ATM Delivery System

NATIONS BANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																	
MSA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total STATE Deposits	# of STATE Branches	% of Total STATE Branches	Location of Branches by Income of Geographies				# of STATE ATMs	% of Total STATE ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope:																	
Dallas MSA	49%	98	27%	4%	25%	30%	41%	206	20%	5%	22%	33%	40%	8%	24%	38%	30%
El Paso MSA	3%	20	6%	15%	5%	45%	35%	11	1%	9%	0%	36%	55%	6%	27%	37%	30%
Houston MSA	15%	84	23%	0%	20%	29%	51%	409	39%	3%	28%	35%	34%	8%	27%	34%	31%
Lubbock MSA	1%	4	1%	50%	25%	0%	25%	13	1%	23%	31%	38%	8%	9%	20%	46%	25%
McAllen-Edinburg-Mission MSA	< 1%	4	1%	NA	0%	50%	50%	2	< 1%	NA	0%	50%	50%	NA	19%	49%	32%
Odessa-Midland MSA	2%	4	1%	25%	0%	25%	50%	5	< 1%	20%	0%	20%	60%	7%	23%	36%	34%

San Antonio MSA	7%	25	7%	8%	16%	40%	36%	147	14%	7%	27%	39%	27%	8%	30%	34%	28%
Angelina	1%	3	1%	NA	0%	100%	0%	3	< 1%	NA	0%	67%	33%	NA	7%	71%	22%
Brown	< 1%	2	1%	100%	0%	0%	0%	1	< 1%	100%	0%	0%	0%	5%	21%	62%	12%
Hill Country Area	1%	3	1%	NA	NA	100%	0%	2	< 1%	NA	NA	100%	0%	NA	NA	64%	36%
Titus	< 1%	1	< 1%	NA	NA	100%	0%	1	< 1%	NA	NA	100%	0%	NA	NA	62%	38%
Uvalde	< 1%	1	< 1%	NA	0%	100%	0%	1	< 1%	NA	0%	100%	0%	NA	31%	69%	0%

Table 13. Distribution of Branch and ATM Delivery System

NATIONS BANK, N.A. State: TEXAS Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																	
MSA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total STATE Deposits	# of STATE Branches	% of Total STATE Branches	Location of Branches by Income of Geographies				# of STATE ATMs	% of Total STATE ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Limited-Scope:																	
Abilene MSA	1%	3	1%	0%	33%	33%	34%	7	1%	0%	14%	29%	57%	1%	30%	48%	21%
Austin-San Marcos MSA	6%	29	7%	7%	24%	38%	31%	78	7%	8%	35%	35%	22%	8%	24%	38%	30%
Beaumont-Port Arthur MSA	1%	3	1%	0%	33%	34%	33%	3	< 1%	0%	34%	33%	33%	10%	19%	34%	37%
Brownsville-Harlingen-San Benito MSA	< 1%	1	< 1%	0%	100%	0%	0%	1	< 1%	0%	100%	0%	0%	2%	24%	51%	23%
Bryan-College Station MSA	< 1%	2	1%	0%	0%	50%	50%	4	< 1%	0%	25%	50%	25%	4%	20%	50%	26%
Corpus Christi MSA	2%	7	2%	0%	43%	14%	43%	12	1%	0%	33%	25%	42%	8%	23%	36%	33%
Fort Worth-Arlington MSA	5%	34	8%	9%	24%	38%	29%	84	8%	4%	24%	39%	33%	5%	24%	41%	30%
Galveston-Texas City MSA	1%	8	2%	25%	25%	38%	12%	34	3%	18%	24%	32%	26%	8%	20%	49%	23%
Killeen-Temple MSA	< 1%	2	1%	0%	50%	0%	50%	3	< 1%	0%	67%	0%	33%	0%	21%	43%	36%

Sherman-Denison MSA	< 1%	2	1%	0%	100%	0%	0%	3	< 1%	0%	67%	0%	33%	0%	21%	58%	21%
Tyler MSA	2%	6	2%	50%	0%	17%	33%	6	1%	33%	0%	17%	50%	5%	9%	54%	32%
Victoria MSA	< 1%	1	< 1%	0%	0%	0%	100%	1	< 1%	0%	0%	0%	100%	3%	28%	43%	26%
Waco MSA	1%	3	1%	0%	33%	0%	67%	4	< 1%	0%	25%	25%	50%	7%	24%	40%	29%
Wichita Falls MSA	< 1%	2	1%	0%	0%	0%	100%	1	< 1%	0%	0%	0%	100%	6%	23%	49%	22%
Non-MSA Assessment Areas	2%	11	3%	NA	27%	55%	18%	12	1%	NA	25%	50%	25%	NA	13%	57%	30%

Table 1. Lending Volume

NATIONS BANK, N.A. State: VIRGINIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997													
MSA/Assessment Area:	% of Total Bank Deposits in AA	Home Mortgage		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in AA	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
Full-Scope:													
Norfolk-Virginia Beach-Newport News MSA #5720	22%	4,680	455,789	892	91,261	13	336	56	7,122	5,641	554,508	36%	
Richmond-Petersburg MSA #6760	49%	4,390	412,102	985	119,153	2	47	1	525	5,378	531,827	35%	

Limited-Scope:												
Charlottesville MSA #1540	5%	977	105,263	238	27,203	3	432	0	0	1,218	132,898	9%
Danville MSA #1950	2%	154	9,767	46	6,064	0	0	0	0	200	15,831	1%
Lynchburg MSA #4640	2%	280	18,284	57	6,464	0	0	0	0	337	24,748	2%
Roanoke MSA #6800	5%	901	69,277	170	19,029	0	0	1	3,841	1,072	92,147	6%
Non-MSA Assessment Areas	16%	2,577	142,112	468	39,822	66	2617	1	75	3,112	184,626	12%

Table 2. Geographic Distribution of Home Purchase Loan Originations

NATIONSBANK, N.A.	State: VIRGINIA	Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997
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MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Norfolk-Virginia Beach-Newport News MSA	3%	2%	11%	7%	51%	45%	35%	46%	6	3.70	4.24	3.48	3.46	4.04	2,091	30%
Richmond-Petersburg MSA	4%	1%	15%	9%	47%	39%	34%	51%	2	6.67	5.07	5.30	6.20	7.47	2,617	38%
Limited-Scope:																
Charlottesville MSA	1%	1%	9%	8%	59%	53%	32%	38%	1	14.58	22.22	13.26	14.95	14.19	578	8%
Danville MSA	1%	0%	39%	22%	38%	31%	23%	47%	8	4.38	0.00	2.38	3.39	7.53	55	1%
Lynchburg MSA	3%	1%	16%	11%	57%	62%	25%	26%	7	3.65	5.88	2.81	3.03	5.51	123	2%
Roanoke MSA	2%	1%	10%	10%	56%	57%	33%	32%	7	4.91	4.62	4.72	5.27	4.47	520	7%
Non-MSA Assessment Areas	NA	NA	10%	7%	66%	61%	24%	32%	2	10.83	NA	11.69	11.00	10.37	938	14%

(*) Based on 1997 Aggregate HMDA Data only.

Table 3. Geographic Distribution of Home Improvement Loan Originations

NATIONS BANK, N.A. State: VIRGINIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Norfolk-Virginia Beach-Newport News MSA	3%	6%	11%	11%	51%	52%	35%	31%	12	2.00	3.60	2.47	1.87	1.99	421	27%
Richmond-Petersburg MSA	4%	5%	15%	15%	47%	54%	34%	26%	7	4.57	6.11	3.86	4.80	4.37	330	21%
Limited-Scope:																
Charlottesville MSA	1%	2%	9%	8%	59%	75%	32%	15%	3	8.21	16.67	2.86	10.53	2.27	113	7%
Danville MSA	1%	5%	39%	59%	38%	14%	23%	23%	4	4.43	33.33	6.67	1.39	4.35	22	1%

Lynchburg MSA	3%	6%	16%	36%	57%	42%	25%	15%	6	6.03	0.00	5.80	5.88	7.69	33	2%
Roanoke MSA	2%	1%	10%	19%	56%	53%	33%	28%	9	4.07	9.09	6.38	3.88	3.51	97	6%
Non-MSA Assessment Areas	NA	NA	10%	15%	66%	74%	24%	11%	2	15.0 2	NA	22.8 2	15.4 3	8.14	554	35%

(*) Based on 1997 Aggregate HMDA Data only.

Table 4. Geographic Distribution of Home Mortgage Refinance Loan Originations

NATIONSBANK, N.A. State: VIRGINIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Norfolk-Virginia Beach-Newport News MSA	3%	2%	11%	11%	51%	46%	35%	41%	1	7.40	5.66	7.32	7.17	7.86	2,166	40%
Richmond-Petersburg MSA	4%	3%	15%	13%	47%	43%	34%	41%	1	6.82	8.12	6.43	6.89	6.77	1,422	26%
Limited-Scope:																
Charlottesville MSA	1%	< 1%	9%	4%	59%	63%	32%	33%	1	12.63	4.17	5.00	13.69	12.99	286	5%
Danville MSA	1%	1%	39%	25%	38%	44%	23%	30%	6	5.60	0.00	3.86	7.31	5.68	77	1%
Lynchburg MSA	3%	5%	16%	15%	57%	57%	25%	23%	3	8.00	12.50	7.55	7.99	7.69	124	2%
Roanoke MSA	2%	< 1%	10%	10%	56%	53%	33%	37%	2	5.25	2.63	5.36	5.40	5.09	284	5%

Non-MSA Assessment Areas	NA	NA	10%	13%	66%	71%	24%	16%	1	13.6 2	NA	21.5 5	14.4 9	8.84	1,08 3	20%

(*) Based on 1997 Aggregate HMDA Data only.

Table 5. Geographic Distribution of Small Business Loan Originations

NATIONSBANK, N.A. State: VIRGINIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans	
	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans	% of Business es	% BANK Loans		Overa ll	Lo w	Mod	Mi d	Upp	#	% of Tota l
Full-Scope:																
Norfolk-Virginia Beach-Newport News MSA	4%	4%	17%	14%	49%	44%	30%	38%	7	3.96	3.6 7	3.76	3.6 9	4.5 9	892	31%

Richmond-Petersburg MSA	7%	6%	20%	23%	46%	43%	27%	28%	6	5.16	4.8 6	7.50	5.0 5	4.1 8	985	34%
Limited-Scope:																
Charlottesville MSA	4%	3%	24%	23%	42%	49%	30%	25%	6	6.19	7.5 0	7.63	5.9 6	5.4 9	238	8%
Danville MSA	16%	15%	27%	37%	44%	35%	13%	13%	7	3.33	3.6 7	5.06	2.7 7	1.8 3	46	2%
Lynchburg MSA	14%	9%	26%	26%	44%	47%	16%	18%	10	1.60	2.6 0	2.93	1.2 7	0.8 9	57	3%
Roanoke MSA	10%	12%	11%	16%	54%	43%	25%	29%	7	3.51	3.2 2	4.47	3.6 6	3.0 6	170	6%
Non-MSA Assessment Areas	NA	NA	10%	11%	64%	71%	26%	18%	9	4.25	NA	7.40	4.7 0	2.4 6	468	16%

(*) Based on 1997 Aggregate Small Business Data only.

Table 6. Geographic Distribution of Small Farm Loan Originations

NATIONSBANK, N.A. State: VIRGINIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans	
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Norfolk-Virginia Beach-Newport News MSA	< 1%	0%	10%	0%	50%	77%	40%	23%	3	20.51	0.00	0.00	25.00	10.00	13	15%
Richmond-Petersburg MSA	3%	0%	10%	0%	52%	50%	35%	50%	3	3.77	0.00	0.00	6.25	5.26	2	2%
Limited-Scope:																
Charlottesville MSA	NA	NA	10%	0%	66%	33%	24%	67%	2	13.64	NA	0.00	5.00	100	3	4%
Danville MSA	14%	0%	22%	0%	50%	0%	14%	0%	0	0.00	0.00	0.00	0.00	0.00	0	0%
Lynchburg MSA	6%	0%	15%	0%	58%	0%	21%	0%	0	0.00	0.00	0.00	0.00	0.00	0	0%
Roanoke MSA	1%	0%	8%	0%	51%	0%	40%	0%	0	0.00	0.00	0.00	0.00	0.00	0	0%

Non-MSA Assessment Areas	NA	NA	11%	17%	60%	75%	29%	8%	8	3.86	NA	5.7 1	4.10	1.28	66	79%

(*) Based on 1997 Aggregate Small Farm Data only.

Table 7. Borrower Distribution of Home Purchase Loan Originations

NATIONSBANK, N.A. State: VIRGINIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Purchase Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Norfolk-Virginia Beach-Newport News MSA	19%	5%	19%	17%	24%	22%	38%	56%	6	3.70	2.66	2.27	2.13	4.16	2,091	30%
Richmond-Petersburg MSA	19%	11%	18%	29%	24%	23%	38%	37%	2	6.67	8.48	7.45	5.57	7.32	2,617	38%
Limited-Scope:																
Charlottesville MSA	19%	7%	18%	20%	24%	24%	39%	49%	1	14.58	8.18	10.06	13.25	17.79	578	8%
Danville MSA	25%	6%	17%	18%	19%	31%	38%	45%	6	4.38	4.26	3.85	6.45	5.00	55	1%
Lynchburg MSA	21%	9%	18%	18%	21%	25%	40%	48%	7	3.65	1.65	2.30	3.01	4.11	123	2%
Roanoke MSA	19%	12%	18%	27%	25%	25%	38%	36%	7	4.91	7.51	6.23	5.03	5.76	520	7%

Non-MSA Assessment Areas	19%	4%	17%	15%	21%	25%	42%	56%	2	10.83	6.72	9.28	10.47	14.11	938	14%

(*) As a percentage of loans with borrower income information available. No information was available for 16% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 8. Borrower Distribution of Home Improvement Loan Originations

NATIONS BANK, N.A. State: VIRGINIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank **	Market Share by Borrower Income **					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Norfolk-Virginia Beach-Newport News MSA	19%	22%	19%	22%	24%	21%	38%	35%	12	2.00	4.91	3.09	1.39	1.85	421	27%
Richmond-Petersburg MSA	19%	25%	18%	21%	24%	26%	38%	28%	7	4.57	5.04	4.12	4.63	5.50	330	21%
Limited-Scope:																

Charlottesville MSA	19%	39%	18%	32%	24%	19%	39%	10%	3	8.21	8.45	13.08	7.41	5.08	113	7%
Danville MSA	25%	41%	17%	23%	19%	18%	38%	18%	4	4.43	8.00	6.38	2.44	2.22	22	1%
Lynchburg MSA	21%	36%	18%	18%	21%	21%	40%	24%	5	6.03	10.81	5.36	4.84	5.41	33	2%
Roanoke MSA	19%	35%	18%	22%	25%	19%	38%	25%	8	4.07	8.89	2.51	3.25	4.00	97	6%
Non-MSA Assessment Areas	19%	24%	17%	23%	21%	26%	42%	27%	2	15.02	27.12	15.32	12.75	12.57	554	35%

(*) As a percentage of loans with borrower income information available. No information was available for < 1% of loans originated by NationsBank.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9. Borrower Distribution of Home Mortgage Refinance Loan Originations

NATIONSBANK, N.A. State: VIRGINIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank**	Market Share by Borrower Income**					Total Home Mortgage Refinance Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Norfolk-Virginia Beach-Newport News MSA	19%	10%	19%	16%	24%	24%	38%	51%	1	7.40	10.85	8.67	7.43	9.11	2,166	40%
Richmond-Petersburg MSA	19%	11%	18%	21%	24%	25%	38%	43%	1	6.82	8.71	7.10	6.28	8.17	1,422	26%
Limited-Scope:																
Charlottesville MSA	19%	11%	18%	20%	24%	19%	39%	50%	1	12.63	14.53	11.40	9.47	14.42	286	5%
Danville MSA	25%	9%	17%	16%	19%	20%	38%	55%	6	5.60	1.64	5.56	5.97	8.11	77	1%
Lynchburg MSA	21%	9%	18%	14%	21%	30%	40%	47%	3	8.00	12.50	6.85	6.73	9.37	124	2%
Roanoke MSA	19%	14%	18%	21%	25%	25%	38%	40%	2	5.25	6.00	5.91	4.57	6.61	284	5%
Non-MSA Assessment Areas	19%	7%	17%	16%	21%	28%	42%	49%	1	13.62	18.68	13.61	15.23	15.39	1,083	20%

Danville MSA	90%	55%	67%	66%	17%	17%	3.33	2.11	46	2%	132
Lynchburg MSA	90%	53%	57%	70%	19%	11%	1.60	1.81	57	3%	113
Roanoke MSA	88%	72%	47%	76%	12%	12%	3.51	4.74	170	6%	120
Non-MSA Assessment Areas	91%	76%	66%	81%	12%	7%	4.25	4.51	468	16%	85

(*) As a percentage of businesses with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 20% of loans originated by NationsBank.

(***) The market consists of all other Small Business reporters in NationsBank's assessment area and is based on 1997 Aggregate Small Business Data only.

(****) Based on 1997 Aggregate Small Business Data only.

Table 11. Borrower Distribution of Small Farm Loan Originations

NATIONS BANK, N.A. State: VIRGINIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997											
MSA/Assessment Area:	Farms with Revenues of \$1 million or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans		
	% of Farms*	% BANK Loans**	% Market Loans**	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size
Full-Scope:											
Norfolk-Virginia Beach-Newport News MSA	97%	92%	77%	92%	8%	0%	20.51	22.58	13	15%	26
Richmond-Petersburg MSA	99%	100%	86%	100%	0%	0%	3.77	4.35	2	2%	24
Limited-Scope:											
Charlottesville MSA	96%	100%	95%	67%	0%	33%	13.64	14.29	3	4%	144
Danville MSA	100%	0%	100%	0%	0%	0%	0.00	0.00	0	0%	0
Lynchburg MSA	100%	0%	98%	0%	0%	0%	0.00	0.00	0	0%	0
Roanoke MSA	98%	0%	100%	0%	0%	0%	0.00	0.00	0	0%	0
Non-MSA Assessment Areas	97%	88%	99%	94%	4%	2%	3.86	3.63	66	79%	40

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 6% of loans originated by NationsBank.

(***) The market consists of all other Small Farm reporters in NationsBank’s assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 12. Qualified Investments

NATIONS BANK, N.A. State: VIRGINIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997				
MSA/Assessment Areas:	Current Period Investments		Total Investments (Outstandings)	
	#	\$(000's)	#	\$(000's)
Full-Scope:				
Norfolk-Virginia Beach-Newport News MSA	36	729	4	7,689
Richmond-Petersburg MSA	33	2,349	2	1,324
Limited-Scope:				
Charlottesville MSA	8	1,077	1	1,037
Danville MSA	4	16	0	0
Lynchburg MSA	8	24	0	0
Roanoke MSA	10	39	1	493

Non-MSA Assessment Areas	49	2,970	3	2,916
Statewide	0	0	0	0

Table 13. Distribution of Branch and ATM Delivery System

NATIONS BANK, N.A. State: VIRGINIA Evaluation Period: JANUARY 1, 1996 TO DECEMBER 31, 1997																	
MSA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total STATE Deposits	# of STATE Branches	% of Total STATE Branches	Location of Branches by Income of Geographies				# of STATE ATMs	% of Total STATE ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope:																	
Norfolk-Virginia Beach-Newport News MSA	22%	50	36%	4%	24%	40%	32%	104	45	4%	25%	39%	32%	6%	18%	48%	28%
Richmond-Petersburg MSA	49%	34	24%	3%	21%	53%	23%	61	27	5%	15%	47%	33%	7%	21%	44%	28%

Limited-Scope:																	
Charlottesville MSA	5%	8	6%	0%	25%	50%	25%	15	7	0%	33%	27%	40%	4%	18%	53%	25%
Danville MSA	2%	3	2%	0%	33%	67%	0%	3	1	0%	33%	67%	0%	2%	45%	34%	19%
Lynchburg MSA	2%	5	4%	20%	0%	40%	40%	7	3	0%	0%	71%	29%	5%	21%	53%	21%
Roanoke MSA	5%	8	6%	13%	12%	38%	37%	10	4	10%	0%	50%	40%	4%	14%	53%	29%
Non-MSA Assessment Areas	16%	31	22%	NA	13%	74%	13%	31	13	NA	9%	65%	26%	NA	10%	65%	25%