

PUBLIC DISCLOSURE

September 10, 2012

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Regions Bank
RSSD #: 233031
Birmingham, Alabama**

**FEDERAL RESERVE BANK OF ATLANTA
1000 Peachtree Street, N.E.
Atlanta, Georgia 30309-4470**

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to the institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Institution Rating

INSTITUTION'S CRA RATING: SATISFACTORY.

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

PERFORMANCE LEVELS	<u>REGIONS BANK</u>		
	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

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

Major factors supporting the institution's rating include:

- Lending activity reflects good responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects good penetration throughout the assessment areas;
- The distribution of HMDA¹ lending among borrowers reflects adequate penetration among customers of different income levels;
- The distribution of small business lending reflects adequate penetration among businesses of different revenue sizes;
- The bank makes a relatively high level of community development loans;
- The bank has a significant level of qualified investments, occasionally in a leadership position;
- Retail delivery systems are accessible to the bank's geographies and to individuals of different income levels in its assessment areas;
- The bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals;
- The bank provides a relatively high level of community development services.

¹ Home mortgage loans are reported by institutions on the Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR). The register includes home purchase, refinance, home improvement, and multi-family loans originated and purchased by the institution.

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DESCRIPTION OF INSTITUTION

Regions Bank is a multistate commercial bank operating 1,718 branch offices as of December 31, 2011. The bank operates branches in Alabama, Arkansas, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Louisiana, Mississippi, Missouri, North Carolina, South Carolina, Tennessee, and Texas. As of December 31, 2011, Regions Bank had total assets of \$123.4 billion. The bank received a "Satisfactory" rating at its previous evaluation dated June 14, 2010. No known legal impediments exist that would restrain the bank from meeting the credit needs of its assessment areas.

For this examination, 155 assessment areas were reviewed. Total deposits for the 155 assessment areas as of June 30, 2011 were \$98.3 billion. Descriptions of the full-scope assessment areas can be found in the applicable State or Multistate sections of this report.

Business Structure

Regions Financial Corporation (RFC), headquartered in Birmingham, Alabama is one of the top 20 US financial holding companies based on consolidated financial assets, with a focus on retail banking.. RFC is the parent of Regions Bank, which is the second largest state member bank in the Federal Reserve System. Regions Bank is a full-service provider of retail and commercial banking, trust, asset management, securities brokerage, insurance, and mortgage banking. Non-bank subsidiaries of the holding company include Morgan Keegan, a full-service regional brokerage and investment banking firm; MK Holding, Inc., a non-bank holding entity for Morgan Asset Management; and Regions Insurance Group, Inc., formed in 2004 as the corporate parent structure for all of the company's insurance operating subsidiaries. Since the previous examination dated June 14, 2010, there have been no substantive changes to the bank's structure.

Credit Products and Loan Portfolio

Regions Bank offers a wide variety of consumer, residential real estate, and commercial loan products to fulfill the credit needs of the residents and businesses in its assessment areas. Consumer loan products include auto loans, personal lines of credit, installment loans, education loans, home equity loans, mortgage loans, and student loans. The bank also offers construction and aircraft lending. Commercial loan products include loans and lines of credit, business credit card, and Small Business Administration (SBA) loans.

The following table shows the distribution of Regions Bank's loan portfolio as of December 31, 2010 and 2011. One- to four-family dwelling loans comprised the greatest percentage by dollar volume of Regions Bank's loan portfolio in both years. The next highest volume by dollar amount was commercial and industrial loans in 2011, while non-farm non-residential loans comprised the second highest dollar volume in 2010. As the table depicts, Regions Bank originated less than 1% of small farm loans during the review period. Therefore, small farm loans are not discussed in detail in this report.

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COMPOSITION OF LOAN PORTFOLIO				
Loan Type	12/31/2011		12/31/2010	
	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	2,806,150	3.9%	4,923,687	6.3%
Secured by One- to Four- Family Dwellings	27,881,257	38.7%	30,568,210	39.4%
Other Real Estate: Farmland	566,530	0.8%	609,451	0.8%
Multifamily	2,710,283	3.8%	4,061,444	5.2%
Nonfarm nonresidential	16,805,440	23.3%	19,315,270	24.9%
Commercial and Industrial	16,890,553	23.5%	15,041,516	19.4%
Loans to Individuals	3,989,075	5.5%	2,709,490	3.5%
Agricultural Loans	345,538	0.5%	331,100	0.4%
Total	\$71,994,826	100.00%	\$77,560,168	100.00%

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

SCOPE OF EXAMINATION

All assessment areas for Regions Bank were evaluated for lending, investment, and service performances. Full-scope reviews were conducted for 40 of the bank's 155 assessment areas. The assessment areas were selected for full-scope reviews based on the volume of lending, number of branches, percentage of total deposits, length of time since the last full-scope evaluation, and other nonfinancial considerations. The bank is an interstate bank; therefore, the scope of the evaluation includes a full-scope review of at least one assessment area of each state where the bank has offices. Assessment areas receiving full-scope reviews are Birmingham, Huntsville, and Mobile in the State of Alabama; Hot Springs, Little Rock and Northwest Arkansas in the State of Arkansas; Jacksonville, Orlando, Pensacola, and Tampa in the State of Florida; Atlanta and Northeast Georgia in the State of Georgia; Decatur and Peoria in the State of Illinois; Indianapolis in the State of Indiana; Des Moines and Waterloo in the State of Iowa; Southwest Kentucky in the State of Kentucky; Baton Rouge, Monroe, Shreveport and Southern Louisiana in the State of Louisiana; Central Mississippi and Jackson in the State of Mississippi; Southeast Missouri and St. Genevieve-Perry in the State of Missouri; Charlotte in the State of North Carolina; Columbia and Hampton-Jasper-Beaufort in the State of South Carolina; Eastern Tennessee and Nashville in the State of Tennessee; Austin and Houston in the State of Texas; and the Augusta, Chattanooga, Columbus, Kingsport, Memphis, St. Louis, and Texarkana Multistate assessment areas. A description of each full-scope assessment area is included in the applicable assessment area section of this report.

Examination Review Period and Products Reviewed

The lending test performance was based upon loan data for the period of January 1, 2010, through December 31, 2011. HMDA-reportable loans and CRA-reportable small business loans were the major products included in the evaluation. CRA-reportable small farm loans and HMDA-reportable multi-family loans were generally not considered in the overall assessment due to limited activity and volume. Additionally, the analysis did not include other types of consumer loans, credit cards and commercial loans.

Community development loans and investments funded by the bank from July 1, 2010, through June 30, 2012, were reviewed for the lending and investment tests. In addition, the bank's community development services for the same time period were evaluated for the service test.

Examination Analysis

The evaluation of the bank's record of lending in the individual assessment areas includes the use of and comparison to demographic characteristics. The primary sources for the demographic information are the 2000 US census and Dunn & Bradstreet data. Demographic characteristics of a particular assessment area are useful

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in analyzing the bank's record of lending since they provide a means of estimating loan demand and identifying lending opportunities. To understand small business and small farm loan demand, self-reported data of revenue size and geographical location from business and farm entities are collected and published by Dunn & Bradstreet. The demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The information is used to understand the bank's performance context and evaluate the bank accordingly.

Loans are evaluated to determine the lending activity inside the bank's assessment area. In addition, loans inside the assessment area are evaluated on the geographic and borrower income distribution for each assessment area. The bank's geographic distribution with respect to HMDA loans is assessed by comparing the percentage of loans made in each geography type (low-, moderate-, middle-, and upper-income) to the percentage of owner-occupied units in each geography type. Small business loans were compared to the percentage of small businesses within each geographic income category.

The bank's borrower income distribution with respect to HMDA loans is assessed by comparing the percentage of loans made to borrowers in each income category (low-, moderate-, middle-, and upper-income) to the percentage of families in each income category. Poverty level is determined by both income and family size. Generally, a larger proportion of poverty level families are in the low-income category and, to a certain extent, the moderate-income category. Borrowers at poverty level often do not qualify for real estate loans without significant financial assistance; therefore, the percentage of families below poverty level is considered when evaluating lending performance to low- and moderate-income borrowers.

The bank's borrower income distribution with respect to small business loans was assessed by comparing the percentage of loans made to businesses in each revenue category (less than or equal to \$1 million or greater than \$1 million) to the percentage of total businesses in each revenue category.

The bank's lending performance was compared to the performance of aggregate lenders in 2010 and 2011. Aggregate lenders include all lenders required to report HMDA and CRA data within the respective assessment areas. The bank's market share of lending is also discussed to give a better understanding of how Regions ranks within the respective areas.

In order to understand community credit needs, several community contacts were made with community representatives, and forums related to small businesses and community reinvestment were conducted. Community contacts and the forums were located throughout the bank's assessment areas and included representatives of community-based organizations, municipalities, and quasi-government agencies. Certain comments concerning the local economies were consistent throughout the assessment areas. The recent recession had an impact on many of the bank's assessment areas leading to job losses, business closures, and foreclosures. Based on discussions with the community contacts, common needs identified in all assessment areas that could provide opportunities for bank participation included financial literacy, affordable housing, and additional small business lending.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's overall lending test rating is High Satisfactory. The overall lending performance is adequate in all state and multistate metropolitan assessment areas except for the states of Arkansas, Florida, Georgia and Tennessee, and the multistate assessment areas of Columbus, Kingsport, Memphis, St. Louis, and Texarkana, which are considered good. Lending activity in the assessment areas is good. The bank's penetration of loans

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among borrowers of different income levels and farms and businesses of different sizes is good, as well as the geographic distribution of loans. The bank makes a relatively high level of community development loans.

References are made to Regions Bank's lending distribution by geography and borrower income throughout this report. Detailed information about the bank's HMDA- and CRA-reportable loans can be found in tables in appendices F and G. In some assessment area and product discussions, specific numbers are quoted from these tables to support relevant points; otherwise, general references are made comparing performance and the reader should refer to the tables for specific data.

Lending Activity

Lending levels reflect good responsiveness to assessment area credit needs. The following table summarizes Regions Bank's lending activity from January 1, 2010, through December 31, 2011. As the data indicates, the bank makes more small business loans than HMDA loans by number, while HMDA loans account for a larger dollar amount than small business loans. Lending activity was considered good in 12 full-scope assessment areas, adequate in 27 full-scope assessment areas and poor in the remaining 1 full-scope assessment area. Detailed information about the bank's lending activity can be found in the state and multi-state assessment area sections of this report.

Summary of Lending Activity

Loan Type	#	%	\$(000s)	%
Total Consumer related	0	0	\$0	0
Home Improvement	6,704	--	\$64,289	--
Home Purchase	35,875	--	\$6,114,966	--
Refinancing	51,674	--	\$8,774,438	--
Total HMDA related	94,253	45	\$14,953,693	61
Small Business	112,271	--	\$9,067,822	--
Total Small Business related	112,271	53	\$9,067,822	37
Small Farm	3,868	--	\$531,755	--
Total Small Farm related	3,868	2	\$531,755	2
TOTAL LOANS	210,392	100	\$24,553,270	100

Note: Affiliate loans include only loans originated or purchased within the bank's assessment areas.

Regions Bank offers several programs with the specific purpose of helping to meet housing-related needs of low- and moderate-income individuals and communities. During the review period, Regions participated in the U.S. Treasury-sponsored Home Affordable Modification Program (HAMP) for loans serviced on behalf of Fannie Mae and Freddie Mac. Additionally, the bank had a Customer Assistance Program (CAP) in place. As part of the program, the bank has a dedicated staff, and also partners with housing-related community development organizations in Florida, Georgia, Louisiana, and Mississippi, to assist customers facing financial hardship. Under the program, existing borrowers impacted by a financial hardship meeting certain criteria may qualify for lower rates on mortgage and home equity loans. Borrowers are also made aware of any rate adjustments at least six months prior to the change to ensure that the borrower is able to afford the new term of that loan. During the evaluation period, over 2,000 borrowers were assisted under the program. Loan modifications are not reportable under the HMDA and are, therefore, not included in the analysis. Overall, the Customer Assistance Program is considered very responsive to borrower needs, and made a great impact throughout the assessment areas during the review period.

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The table below shows the distribution of Regions Bank's lending inside and outside its assessment area. Affiliate loan data, in accordance with the CRA, is not included in the assessment area concentration performance review. Regions Bank originated a substantial majority of its loans within its assessment areas, reflecting excellent assessment area concentration.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	6,298	93.9	\$59,135	92	406	6.1	\$5,154	8
Home Purchase - Conventional	17,033	91.8	\$3,423,678	90.6	1,516	8.2	\$354,289	9.4
Home Purchase - FHA	14,477	93.6	\$1,893,085	94.1	992	6.4	\$119,199	5.9
Home Purchase - VA	1,670	89.9	\$291,900	89.9	187	10.1	\$32,815	10.1
Refinancing	47,186	91.3	\$7,968,141	90.8	4,488	8.7	\$806,297	9.2
Total HMDA related	86,664	91.9	\$13,635,939	91.2	7,589	8.1	\$1,317,754	8.8
Small Business	107,574	95.8	\$8,648,288	95.4	4,697	4.2	\$419,534	4.6
Total Small Bus. related	107,574	95.8	\$8,648,288	95.4	4,697	4.2	\$419,534	4.6
Small Farm	3,328	86	\$458,839	86.3	540	14	\$72,916	13.7
Total Small Farm related	3,328	86	\$458,839	86.3	540	14	\$72,916	13.7
TOTAL LOANS	197,566	93.9	\$22,743,066	92.6	12,826	6.1	\$1,810,204	7.4

Note: Affiliate loans not included

Geographic Distribution and Distribution by Borrower Income and Business Revenue Size

The overall geographic distribution of HMDA and small business lending reflects adequate penetration in low- and moderate-income geographies. Of the 40 full-scope assessment areas, one is considered excellent, 15 are considered good, 22 are considered adequate, and 2 are considered poor for overall geographic distribution.

The overall distribution among borrowers of different income levels and businesses of different sizes is also adequate. Of the 40 full-scope assessment areas, 14 are considered good, 25 are considered adequate, and one is considered poor for borrower distribution.

Community Development Lending

Regions Bank makes a relatively high level of community development loans. The bank originated or renewed 680 community development loans totaling approximately \$1.4 billion during the review period. The largest concentration of community development loans by state was in Florida with more than \$250 million, accounting for nearly 18% of bank-wide community development lending. Several assessment areas, including Miami, Tampa and Jacksonville, contributed significantly to this performance. The State of Alabama had the second largest amount of community development lending, with nearly \$160 million during the review period. The Birmingham assessment area was the largest contributor to this performance. The community development loans originated during the evaluation period were for a variety of purposes, including financing of affordable housing for low- and moderate-income individuals, community

Community Development Lending		
Purpose	#	\$(000s)
Affordable Housing	144	347,861
Community Services	76	146,541
Economic Development	361	399,886
Revitalize & Stabilize	99	504,601
Total	680	1,398,889

Institution

services targeted to low- and moderate-income populations, promotion of economic development by financing small businesses that resulted in job creation and retention, and revitalization of targeted communities located in low- and moderate-income tracts or other qualified geographies.

Investment Test

Regions Bank's investment performance is rated High Satisfactory based on the overall level of qualified community development investments and grants across the bank's footprint. Specifically, the bank's performance is excellent in six of the state and multistate areas and good in 11. The bank's investment performance is adequate in three states and multistate areas and poor in Illinois and Kentucky.

Regions had 662 qualified investments totaling approximately \$1.2 billion within its assessment areas. In addition, the bank had ten investments totaling \$8.3 million that benefitted the bank's entire footprint and two investments totaling \$13.1 million that positively impacted several states. Overall, the bank had 674 qualified investments totaling \$1.3 billion. Of these, 130 were current period investments totaling \$590.1 million. The majority of the bank's investments support affordable housing through GNMA and FNMA investment instruments, Low Income Housing Tax Credits (LIHTCs), and investments in funds that provide equity for LIHTC projects as well as economic development, through investments in SBICs and small business loan pools.

Investment Purpose	#	\$('000s)
Affordable Housing	602	\$1,120,065
Community Services	12	\$24,091
Economic Development	42	\$12,671
Revitalize & Stabilize	18	\$108,211
Total	674	\$1,265,038

Regions is a leader in financing affordable multi-family housing through the LIHTC program. During the current review period, the bank purchased more than \$277.2 million in LIHTC investments, making 4,176 units of affordable housing available to low- and moderate-income individuals. From prior exam periods, the bank holds \$583.7 million in book value equity investments in LIHTC projects, representing another 12,555 units. Overall, the bank has helped finance over 16,700 units of affordable rental housing for low- and moderate-income individuals. Affordable housing is identified as one of the most important credit and community development needs across the bank's footprint, and the LIHTC investments demonstrate good responsiveness to this need.

Regions also made qualified grants and donations totaling \$5.6 million to organizations with a purpose of community development within the assessment areas. The majority of the donations provided support for organizations engaged in providing community services to low- and moderate-income individuals or communities, and for economic development organizations. Regions provided a \$1.0 million contribution to support disaster recovery after its home state of Alabama was devastated by tornados in April 2011. The bank also had \$118,750 in contributions to organizations that benefitted the bank's entire footprint. The bank-wide contributions supported several national organizations that provide scholarships for low-income rural Hispanic and African American students, and one organization that addresses community reinvestment issues nationwide.

Contribution Purpose	#	\$('000s)
Affordable Housing	72	\$329
Community Services	742	\$2,887
Economic Development	322	\$1,314
Revitalize & Stabilize	23	\$1,149
Total	1,159	\$5,679

Institution

Service Test

Regions Bank's performance under the service test is rated High Satisfactory. The bank's performance is considered excellent in 2 states, good in 6 states, adequate in 11 states, and poor in the remaining 3 states (states include multistate assessment areas). Specific details of the service performance are discussed in the respective assessment area sections of this report.

Retail Services

Retail delivery systems are accessible to the geographies and individuals of different income levels. During the exam period of January 1, 2010, through December 31, 2011, Regions opened 4 branches and closed 184 branches. Of the branches within low- and moderate-income geographies, two branches were opened and 31 were closed. A specific listing of the branches opened or closed during the period may be obtained by accessing the bank's CRA public file, which is available on the bank's web site. Regions' opening and closing of branches has generally not adversely affected the accessibility of banking services to low- and moderate-income geographies. In addition, banking services and business hours do not vary in a way that inconveniences any portion of the bank's assessment areas, particularly low- and moderate-income geographies and individuals. Regions Bank has a number of branches located in low- and moderate-income geographies that have weekend and extended hours. The bank has various assessment areas with a relatively high level of branches located in low- and moderate-income geographies. For instance, the Hot Springs, Arkansas; Decatur and Peoria, Illinois; Waterloo, Iowa; Jackson, Mississippi; and Southeast Missouri assessment areas all have higher numbers of branches in low- and moderate-income geographies.

In an effort to expand access to retail banking services, Regions has launched several new retail banking products including low-cost savings accounts and check-cashing services for non-customers, as well as a prepaid debit card. These products specifically target consumers who are considered unbanked and underbanked. According to the FDIC's 2011 National Survey of Unbanked and Underbanked Households, 28% of US households are unbanked or underbanked, and lower-income households represent a disproportionate share of those that lack access to mainstream banking services.

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Geographic Distribution of Branches

Tract Income Levels	BRANCHES							DEMOGRAPHICS				
	Total Branches		Open	Closed*	Drive Thru	Extended Hours	Weekend Hours	Census Tracts		Households	Total Businesses	
	#	%	#	#	#	#	#	#	%	%	%	
Low	Total	72	4.2%	0	4	61	37	21				
	DTO	8		0	0	8			908	7.1%	4.4%	3.6%
	LS	0		0	0							
Moderate	Total	298	17.4%	2	27	272	181	111				
	DTO	16		0	2	16			2964	23.3%	20.7%	17.2%
	LS	0		0	0							
Middle	Total	831	48.4%	1	104	800	518	379				
	DTO	23		0	3	23			5696	44.7%	47.9%	44.3%
	LS	0		0	0							
Upper	Total	512	29.8%	1	48	483	361	253				
	DTO	3		0	1	3			3116	24.5%	27.0%	34.8%
	LS	0		0	0							
Unknown	Total	5	0.3%	0	1	4	2	0				
	DTO	0		0	0	0			49	0.4%	0.0%	0.2%
	LS	0		0	0							
<i>Totals</i>	Total	1718	100.0%	4	184	1620	1099	764				
	DTO	50		0	6	50			12733	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Shaded rows indicate totals; unshaded rows are a subset of shaded rows

*Closed branches are only included in the "Closed" columns and are not included in any other totals

Community Development Services

The bank provides a good level of community development services throughout its assessment areas. Regions provided 49,802 hours of community development services during the review period. Community development services were considered excellent in Arkansas; good in Alabama, Georgia, Illinois, Mississippi, and Tennessee; adequate in Florida, Indiana, Iowa, Kentucky, Louisiana, Missouri, and Texas; and poor in North Carolina and South Carolina. The bank's directors, officers and staff members are involved in numerous organizations and activities that promote or facilitate affordable housing for low- and moderate-income individuals, services for low- and moderate-income individuals, economic development, and revitalization of low- and moderate-income areas, along with financial literacy outreach efforts.

The following are examples of community development services provided by the bank during the review period:

- **Junior Achievement** – These programs help prepare young individuals for the real world by teaching them how to generate and effectively manage wealth, how to create jobs in their communities, and how to apply entrepreneurial thinking in the work place. Regions' employees volunteered to provide this program to students at various schools of all grade levels across the country. The majority of these schools had a high number of students on free or reduced price lunch programs. In addition, many of these schools are located in low- and moderate-income geographies.
- **Volunteer Income Tax Assistance (VITA)** – The Internal Revenue Service created the VITA program in order for qualified individuals to provide tax assistance to low- and moderate-income individuals that need assistance preparing their tax returns. The VITA program is designed to inform taxpayers about special tax credits they may qualify for, such as the Earned Income Tax Credit, Child Tax Credit, and

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Credit for the Elderly or Disabled. Regions' employees volunteered several hours in various assessment areas serving individuals that qualified for VITA.

- **Affordable Housing Initiatives** – Regions' employees provided services and assistance to various community organizations offering affordable housing initiatives. For instance, one initiative provided by Regions' associates was teaching a first-time homebuyer seminar to low- and moderate-income individuals in order to educate them on financing opportunities they may qualify for.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Pursuant to 12 CFR 228.28(c) in determining a bank's CRA rating, the Federal Reserve System considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as a part of the bank's lending performance. The Federal Reserve Bank of Atlanta did not identify evidence of discriminatory or other illegal credit practices with respect to this institution.

Further, section 1025 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203) assigns to the Consumer Financial Protection Bureau (CFPB) exclusive examination authority, and primary enforcement authority, to ensure compliance by banks with Federal consumer financial laws, if the bank has more than \$10 billion in assets. The CFPB has not provided the Federal Reserve Bank of Atlanta with any information about, or other evidence of, discriminatory or other illegal credit practices relative to this institution with respect to the Federal consumer financial laws.

Augusta Multistate Metropolitan Area

CRA RATING FOR AUGUSTA: Satisfactory²

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects adequate penetration throughout the assessment area. In addition, the distribution of borrowers reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a low level of community development loans within the assessment area.
- The bank provides an adequate level of qualified community development investments and grants in the assessment area, and is occasionally in a leadership position in response to the community development needs of the assessment area.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.
- The bank provides an adequate level of community development services throughout the assessment area.

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

Augusta Multistate Metropolitan Area

SCOPE OF EXAMINATION

The time period, products and affiliates evaluated for the Augusta multistate assessment area are consistent with the overall scope described in the Description of the Institution section of this report. Regions Bank's performance in Augusta was evaluated using full-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN AUGUSTA

The Augusta assessment area includes Burke, Columbia, McDuffie, and Richmond counties in Georgia, and Aiken and Edgefield counties in South Carolina. There are 95 census tracts in the assessment which includes 10 low-income tracts and 21 moderate-income tracts. Regions Bank operates 16 branches in the assessment area, three of which are located in low- and moderate-income tracts. These branches represent 0.9% of the bank's total branches; 11 branches are in Georgia and 5 branches are in South Carolina. As of June 30, 2011, the bank had \$575.9 million in deposits in Augusta, representing 0.6% of Regions Bank's total deposits. Of the 86,664 HMDA loans originated and purchased by Regions Bank, 1,024 (1.2%) were in the Augusta assessment area. Of the 107,574 small business loans originated and purchased by Regions Bank, 620 (0.6%) were in the Augusta assessment area.

Population and Income Characteristics

The assessment area population is growing slowly relative to the two states in which it is located. According to census data, the population of the assessment area in 2000 was 499,684, which grew to 556,877 by 2010, representing an 11.4% increase. During this same period, the population grew in South Carolina by 15.3% and 18.3% in Georgia. The only county to have a higher growth rate was Columbia County, Georgia. Richmond County, Georgia, home to the city of Augusta and US Army installation Fort Gordon, is the most populous county in the assessment area, but experienced no growth over the course of the decade. Both Burke and McDuffie counties in Georgia experienced low, single digit growth rates, while Aiken and Edgefield counties in South Carolina saw their populations grow by 12.3% and 9.7%, respectively.

From 2005 to 2010, assessment area net migration was positive, but all Georgia counties with the exception of Columbia experienced consecutive years of negative net migration. Conversely, Columbia County, Georgia, and both South Carolina counties saw positive net migration over the period. Net migration is defined as the number of in-migrants less the number of out-migrants and is determined by comparing the addresses of in-migrant and out-migrant federal tax returns from the present year to the previous year.³

Food stamp usage has increased across the assessment area and statewide. As of 2009, each county in the assessment area had a higher percentage of its population receiving food stamps than its respective state, with the exception of Columbia County, Georgia. While the number of residents receiving food stamps increased by 160% from 2000 to 2009 in Columbia County, the percentage of its county's population receiving benefits in 2009 was only 6.7%. The remaining Georgia counties all had food stamp usage rates greater than 24%, whereas Aiken and Edgefield counties in South Carolina were at 17.2% and 19.3%, respectively. Comparatively, the 2009 statewide food stamp usage rate in Georgia was 15.5%, and 17% in South Carolina.

The percentage of students receiving free and reduced price lunch benefits in school districts across the assessment area is on the rise. As of 2009, each county's school district had more than 50% of its students receiving free and reduced price lunch benefits with the exception of Columbia County, Georgia, where 32% of students are eligible for the program. However, the number of Columbia County students participating in the program more than doubled from 2000 to 2009. Burke County, Georgia, had the highest percentage of free and

³ Internal Revenue Service, Statistics of Income – Migration Data. Access through PolicyMap. (accessed July 29, 2012); available from www.policymap.com.

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reduced price lunch recipients at 83.6%, followed by Richmond and McDuffie counties, with 73.9% and 71.6%, respectively.

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following chart sets forth the estimated median family income for the years 2010 through 2011 for the Augusta-Richmond County, GA-SC MSA. It also provides a range of the estimated annual family income for each income category (low, moderate, middle and upper).

Borrower Income Levels
Augusta-Richmond County, GA-SC MSA

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$55,600	0	- \$27,799	\$27,800	- \$44,479	\$44,480	- \$66,719	\$66,720	- & above
2011	\$57,100	0	- \$28,549	\$28,550	- \$45,679	\$45,680	- \$68,519	\$68,520	- & above

Housing Characteristics

Like most housing markets across the county, the assessment area has experienced home price volatility as a result of the recent housing crisis, but median home prices are lower than statewide median values in all counties except rapidly growing Columbia County, Georgia. Columbia County reached a median home value of \$168,700 in 2010, slightly higher than the Georgia statewide median of \$161,700. Richmond County, Georgia, home to populous Augusta, saw median home values fluctuate between \$80,000 and \$110,000 in recent years, resulting in a 2010 median value of \$99,300. On the South Carolina side of the assessment area, the more densely populated Aiken County also experienced fluctuations in home prices, and its 2010 median home value of \$119,000 was below the statewide median of \$134,100. Edgefield County, South Carolina's median value was lower at \$101,600.⁴

Census data show that there were 204,601 housing units in the assessment area in 2000, of which 62.9% were owner-occupied, 27.4% were rental units and 9.7% were vacant. While a majority of total units were owner-occupied, a higher percentage of housing units in low- and moderate-income tracts were rental units, indicating reduced opportunities for mortgage lending in these areas. The median age of housing stock across the assessment area was 24 years, but this figure increased to 42 years and 32 years in low-income tracts and moderate-income tracts, respectively. Additionally, housing permit activity declined from its peak years. Single-family permits across the assessment area declined 41% from 2005 to 2011, but in Columbia County, Georgia, single-family permit activity remained more robust than other areas. Since bottoming in 2008 at 804 permits, the county's permit activity spiked back to 1,257 units in 2011, accounting for 56.7% of all single-family housing permit activity across the assessment area.⁵ Multi-family development is not a significant source of housing in the assessment area.

Rental rates also vary across the assessment area. As of 2010, Richmond County, Georgia, had the highest percentage of renter households at 45.8% while in neighboring Columbia County, only 21% of households were renters. The Georgia statewide percentage of renter households was 34.3%, which was slightly higher than

⁴ US Census Bureau. Accessed through PolicyMap (accessed on January 7, 2013); available from www.policymap.com

⁵ US Census Bureau. Accessed through Policy Map. (accessed on January 9, 2013); available from www.policymap.com.

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Burke and McDuffie counties. On the South Carolina side, Aiken County's rental rate was 26.9% and Edgefield County's was 23.9%, both of which were lower than the statewide rate of 30.7%.

Mortgage delinquencies have had an adverse impact on the local housing market. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, rose from 4.9% in January 2010 to 7.4% in December 2011.⁶ HMDA data for the assessment area show that demand for home purchase loans of owner-occupied, one- to four-family dwellings continues to decline. After declining by nearly 50% from 2006 to 2011 across the assessment area, home purchase loan declines have been less drastic in recent years. Columbia County, Georgia, exhibited the most stability in home purchase loan demand. After declining by more than one-third between 2006 and 2008, the number of loan originations has held steady at just under 2000 loans for the past two years. As of 2010, there were 1,935 home purchase loans in Columbia County, accounting for 47.3% of all assessment area originations. Borrowers have also been actively refinancing loans, with 2011 activity back to 2005 and 2006 levels across the assessment area. Once again, Columbia County, Georgia, exhibited the greatest amount of volume and stability.

Employment and Economic Conditions

The Augusta multi-State assessment area is an economically diverse region located approximately 145 miles east of Atlanta. It comprises Burke, Columbia, McDuffie and Richmond counties in Georgia and Aiken and Edgefield counties in South Carolina. These six counties also make up the Augusta-Richmond County MSA. The largest city in the assessment area, Augusta, Georgia, is home to the US Army Signal Center and Fort Gordon. It is also well known for hosting the annual Masters Gold Tournament at the Augusta National Golf Club during April.⁷

As of 2010, total employment across the assessment area was 299,782. The top private, nonfarm employment sectors were retail trade, administrative and waste management services, health care and social assistance. Government and government enterprises employ more than 60,000 people, which accounts for more than 20% of the total workforce. Local government is the largest employer in this category with 21,667 jobs. Richmond County, Georgia, is the individual county with the largest employment base at 133,864. Employment sector breakdown is similar to the assessment area, but government jobs account for a larger proportion of the total employment base.

Major employers in the assessment area include Fort Gordon with more than 25,000 military and civilian personnel, the Washington Savannah River Company, which operates the Savannah River Site for the US Department of Energy (DOE), employing approximately 12,000 people, and the Medical College of Georgia, with more than 4,500 employees.^{8,9} It is estimated that Fort Gordon has a \$1.1 billion economic impact on the local economy annually. This includes but is not limited to salaries, housing assistance, construction projects, and medical services.

The city of Augusta is an economic center for the region. It is a growing metropolitan area with just over 500,000 people, but job loss has challenged the local economy. In 2011, the Savannah River Site announced that it would be trimming its workforce by about 20%, equating to approximately 2,000 jobs. With an average

⁶ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

⁷ US Department of Housing and Urban Development. "Comprehensive Housing Market Analysis – August, Georgia-South Carolina" (accessed on January 9, 2013); available from http://www.huduser.org/portal/publications/econdev/mkt_analysis.html.

⁸ US Department of Housing and Urban Development. "Comprehensive Housing Market Analysis – August, Georgia-South Carolina" (accessed on January 9, 2013); available from http://www.huduser.org/portal/publications/econdev/mkt_analysis.html.

⁹ Savannah River Site. (accessed on January 9, 2013); available from <http://www.srs.gov/general/news/factsheets/srs.pdf>.

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salary of \$85,000 at the plant, these reductions have had a ripple effect on the regional economy.¹⁰ Furthermore, the US Bureau of Labor Statistics reported that Augusta lost 6,600 private sector jobs between April 2010 and April 2011, the most in the country's largest 100 cities.¹¹ Fortunately, local economic development efforts are resulting in jobs returning to the area. A new nuclear reactor at Plant Vogtle, south of Augusta in Burke County, has been approved by regulators. Among other benefits, this project is projected to bring more than 4,000 jobs tied to construction during the peak years of 2013-2015.¹² In 2012, Starbucks announced that it would build a new \$180 million manufacturing facility in Augusta, resulting in 140 manufacturing jobs when the plant opens in 2014. As part of the project, Starbucks also announced that it will invest \$200,000 in community programs to support Augusta's ongoing community engagement efforts.¹³

These economic developments will have a regional impact, with nearby Columbia County as one of the beneficiaries. The county has experienced strong population growth in recent years, making it one of the fastest growing counties in the nation. The 2012 Economic Assessment produced by the county estimates that 55% of county residents commute outside of the county for work. Inside the county, commercial development is active, with 97 permits issued for building projects in 2011, but recent economic issues have resulted in some local employers downsizing. Two of the county's largest employers, Club Car and Quad/Graphics, fell into this category. Conversely, other local companies are hiring, including Georgia Iron Works, which recently hired 100 people at its Grovetown-based operation. Workforce development issues have come to the forefront as a result of these changes in the local economic and employment bases. Local government is concerned about labor shortages for highly skilled, technical jobs and looking to market the area to college populations and worker populations displaced by manufacturing firms.¹⁴

The Augusta area has received several recognitions in recent years for its economic vitality. In its 2011 Metro Monitor report, the Brookings Institute named Augusta GA-SC as one of the 20 strongest performing metro areas, citing the area's strong performance in job growth since the recession.¹⁵ In 2009, Forbes rated the Augusta metro area at number five for the "Best Bang-For-The Buck Cities" due to job growth, and number 22 on the "America's Fastest-Recovering Cities" list based on five factors: unemployment rate, Gross Metropolitan Product (a measure of the size of a city's economy), foreclosures, home prices, and sales rates.^{16,17} The Augusta area has also been recognized by Business Week magazine in several lists, including the "Forty Strongest Metro Economies," "America's 25 Next Recovering Job Markets," "Strongest Building Markets for Housing" and "30 Strongest Housing Markets in the United States."¹⁸

¹⁰ The Augusta Chronicle. "SRS job losses to have ripple effect across region" (accessed January 9, 2013); available from <http://chronicle.augusta.com/news/business/2011-07-14/srs-job-losses-have-ripple-effect-across-region>.

¹¹ WRDW. "Augusta tops list of cities with largest numbers of private job losses" (accessed January 9, 2013); available from http://www.wrdw.com/home/headlines/Augusta_tops_list_of_private_job_losses_157667105.html.

¹² The Atlanta-Journal Constitution. "Plant Vogtle nuclear expansion approved 4-1" (accessed January 9, 2013); available from <http://www.ajc.com/news/business/plant-vogtle-nuclear-expansion-approved-4-1/nQRBK/>.

¹³ Starbucks. (accessed January 9, 2013); available from http://news.starbucks.com/article_display.cfm?article_id=679

¹⁴ Columbia County, GA. "2012 Economic Assessment" (accessed on January 9, 2013); available from <http://da.choosecolumbiacounty.com/wp-content/uploads/2010/10/Economic-Assessment-of-Columbia-County-GA-2012.pdf>.

¹⁵ Brookings Institute. "Metro Monitor" (accessed January 10, 2013); available from http://www.brookings.edu/~media/programs/metro/0314_metro_monitor.

¹⁶ Forbes.com. "Best Bank-For-The-Buck Cities" (accessed January 10, 2013); available from <http://www.forbes.com/2009/11/30/cities-affordable-cheap-lifestyle-real-estate-housing-foreclosures.html>

¹⁷ Forbes.com. "America's Fastest Recovering Cities." (accessed January 10, 2013); available from <http://www.forbes.com/2009/11/19/cities-recovery-unemployment-lifestyle-real-estate-top-ten-chart.html>

¹⁸ Columbia County, GA. "2012 Economic Assessment" (accessed on January 9, 2013); available from <http://da.choosecolumbiacounty.com/wp-content/uploads/2010/10/Economic-Assessment-of-Columbia-County-GA-2012.pdf>.

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Despite these accolades, unemployment remains a challenge for the assessment area. The table below shows that while the unemployment rate in the assessment area was below Georgia and South Carolina in 2010 and 2011, it remains elevated. The 2011 nationwide average unemployment rate was 8.9%.¹⁹

Unemployment Rates

Assessment Area: Multi Augusta

Area	Years - Annualized	
	2010	2011
Augusta MSA	9.3	9.2
Georgia	10.2	9.8
South Carolina	11.2	10.3

Not Seasonally Adjusted

Community Contacts and Community Development Opportunities

One community contact specializing in affordable housing was interviewed to discuss local community development opportunities and challenges. The contact noted that the Augusta area has a very strong economy compared to other cities in the southeast, that the local housing market is relatively strong and that there is strong competition amongst banks. Neighborhood revitalization is currently a primary focus for the area, including, among other things, the Laney Walker-Bethlehem Revitalization Program. The contact would like see banks participate more actively in local revitalization projects as well as increase small business lending in low- and moderate-income communities. Local and small regional banks are currently being more responsive to the needs of the community than the larger national banks. Regions Bank was specifically mentioned as one of the only large banks to indicate interest in the Laney Walker-Bethlehem neighborhood revitalization project.

The Laney Walker-Bethlehem neighborhood is an historic community in Augusta's urban core that has been plagued by population decline, blight and disinvestment since the 1980s. In 2008, City leaders approved long-term funding for community development activities in the area. Led by the Augusta Housing and Community Development Department, the City is employing a multi-phased approach to guide redevelopment, growth and sustainability in this historic community. The Housing Department has developed a master plan and development guidelines for the area, set up financial incentives for developers and homebuyers, selected a team of development partners and created a marketing strategy to promote the overall effort. Efforts are funded by a citizen-approved, hotel/motel tax, and the Housing Department is now rebuilding neighborhoods in six priority development areas, including Heritage Pine, winner of the Georgia Planning Association's 2011 Outstanding Plan Implementation award.²⁰

For a variety of reasons, some assessment area residents are unable to access traditional banking products and services. Bank On is a national initiative focused on connecting unbanked and underbanked individuals with traditional banking products and services in order to reduce costs and increase financial stability. The organization estimates that 9.6% of households in the assessment area are unbanked relative to 12.2% in Georgia and 10.2% in South Carolina. Additionally, 22% of households in the assessment area are listed as underbanked, meaning they have a bank account but continue to rely on alternative financial services, like

¹⁹ Bureau of Labor Statistics. (accessed on January 8, 2013); available from <http://www.bls.gov/home.htm>.

²⁰ Laney Walker-Bethlehem. (accessed on January 10, 2013); available from <http://www.laneywalkerbethlehem.com/overview/history/>

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check-cashing services, payday loans, rent-to-own agreements or pawn shops. This compares to 19.4% of underbanked households in the state of Georgia and 24.2% in South Carolina.²¹

The states of Georgia and South Carolina received a significant allocation of funds under the federal government's Neighborhood Stabilization Program (NSP) as did local governments in the assessment area such as the City of Augusta, Georgia, and Augusta-Richmond County, Georgia. The funds are available to help stabilize communities hard hit by the foreclosure crisis. South Carolina received nearly \$44.7 million under the NSP1 allocation process, while the State of Georgia received \$77.1 million under NSP1 and \$19.9 million under NSP3.²² The City of Augusta received an allocation under NSP1 for \$2.5 million, and Augusta-Richmond County, Georgia, was awarded \$1.2 million under NSP3. None of the local governments in the South Carolina portion of the assessment area received NSP funding, but they have the potential to benefit from the statewide allocation.

There are 23 community development financial institutions (CDFIs) in the state of Georgia and 11 in South Carolina. Two CDFIs in South Carolina are located inside the assessment area but none in Georgia are. The South Carolina CDFIs include a bank and depository institution holding company. Community development opportunity also includes participation in the Low Income Housing Tax Credit (LIHTC) program. The State of South Carolina's LIHTC program provided more than \$10 million in tax credits in 2012 for the development of affordable housing for low-income families. The State of Georgia allocated \$20 million in federal tax credits for rental properties serving low-income tenants.²³ Georgia also offers tax credits at the state level.

Competition

The Augusta assessment area is an active bank market. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 21 financial institutions operating 133 branch locations with a total of \$7.3 billion in deposits. Regions Bank ranked 5th with deposit market share of 7.9% (\$575.9 million). Wells Fargo Bank had the largest deposit market share at 21.2%, followed by Georgia Bank & Trust Company of Augusta with 17.2%, and Bank of America with 8.5%. Regions Bank had the second largest number of branches of any bank in the assessment area with 17, behind Wells Fargo with 21.

HMDA and small business lending are dominated by a few large volume lenders. For HMDA lending, Regions Bank ranked 13th in 2010 with 2.7% of all HMDA loans, and 11th in 2011 with 2.7%. Wells Fargo, Georgia Bank & Trust of Augusta, and First Bank of Georgia were consistently the top HMDA lenders in the assessment area. In 2010, Regions ranked 11th out of 48 small business loan reporters by originating 3.5% of all loans. In 2011, the bank ranked 4th out of 54 small business loan reporters and increased its lending to 7.2% of all loans. From 2010 to 2011, the bank's loans increased from 179 to 474 loans, primarily through the purchase of small business loans.

Demographic Characteristics

The following table shows selected demographic information for the Augusta multi-State assessment area.

²¹ Bank On. 2011. (accessed on January 3, 2013); available from <http://webtools.joinbankon.org/community/profile?state=GA&place=Augusta>

²² US Department of Housing and Development. "Neighborhood Stabilization Program, NSP Grantees" (accessed on August 29, 2012); available from <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>.

²³ SC State Housing. (accessed on January 8, 2013); available from http://www.schousing.com/Housing_Partners/Tax_Credits.

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Combined Demographics Report

Assessment Area: Multi Augusta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	10.5	7,899	5.9	3,158	40.0	29,669	22.3
Moderate-income	21	22.1	20,919	15.7	4,448	21.3	22,087	16.6
Middle-income	43	45.3	72,006	54.2	7,673	10.7	27,593	20.8
Upper-income	21	22.1	32,040	24.1	1,064	3.3	53,515	40.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	95	100.0	132,864	100.0	16,343	12.3	132,864	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	14,688	5,235	4.1	35.6	7,338	50.0	2,115	14.4
Moderate-income	35,874	19,328	15.0	53.9	12,075	33.7	4,471	12.5
Middle-income	109,523	70,846	55.0	64.7	28,150	25.7	10,527	9.6
Upper-income	44,516	33,376	25.9	75.0	8,453	19.0	2,687	6.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	204,601	128,785	100.0	62.9	56,016	27.4	19,800	9.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,627	7.3	1,382	6.8	138	13.1	107	11.2
Moderate-income	3,293	14.8	3,002	14.9	154	14.6	137	14.4
Middle-income	10,775	48.5	9,830	48.7	475	45.2	470	49.4
Upper-income	6,503	29.3	5,980	29.6	285	27.1	238	25.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	22,198	100.0	20,194	100.0	1,052	100.0	952	100.0
Percentage of Total Businesses:			91.0		4.7		4.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	25	5.2	24	5.1	0	0.0	1	100.0
Moderate-income	133	27.8	131	27.9	2	28.6	0	0.0
Middle-income	281	58.8	277	58.9	4	57.1	0	0.0
Upper-income	39	8.2	38	8.1	1	14.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	478	100.0	470	100.0	7	100.0	1	100.0
Percentage of Total Farms:			98.3		1.5		.2	

Based on 2010 D&B information according to 2000 Census Boundaries.

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Augusta assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes a low level of community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 620 (37.7%) small business loans compared to 1,024 (62.3%) HMDA loans in Augusta assessment area. Therefore, HMDA lending was given more weight than small business lending in determining the bank's lending test rating in the assessment area. In total, 0.8% of the bank's small business and HMDA lending by number of loans and 0.8% by dollar volume totaling \$177.1 million were originated in the Augusta assessment area. The percentage of the bank's total lending at 0.8% is comparable to the percentage of deposits at 0.6% in this area. The bank also originated three community development loans in the Augusta assessment area. Regions Bank is a major competitor in this market, ranking 11th in HMDA loans and 4th in small business loans in 2011.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis, the geographic distribution of HMDA and small business lending, including both originations and purchases, was compared with available demographic information. Performance context issues and aggregate lending data were taken into consideration. Considering all these factors, Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. The bank performed less than the aggregate in 2010, but better than the aggregate in 2011. It was also noted that the aggregate lenders had very low levels of home purchase lending compared to the percentage of owner-occupied units in these tracts, which was 4.1%. This suggests limited opportunities overall for home purchase lending in low-income tracts.

Home purchase lending in moderate-income tracts is adequate. During the review period, the bank originated 9.5% of its home purchase loans in moderate-income census tracts, which contain 15.0% of the owner-occupied units in the assessment area. Regions Bank's performance was less than the aggregate in 2010, but the bank out-performed the aggregate in 2011.

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Refinance Loans

Home refinance lending in low-income census tracts is good. During the review period, Regions Bank originated 1.6% of its refinance loans in low-income census tracts, which contain 4.1% of the owner-occupied units in the assessment area. Regions Bank's performance was similar to aggregate in 2010 and much greater than aggregate in 2011.

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Regions Bank's home refinance lending in moderate-income census tracts is adequate. During the review period, the bank originated 7.4% of its home refinance loans in moderate-income census tracts, which contain 15.0% of the owner-occupied units. Regions Bank performance was comparable to aggregate lender performance 2010 and 2011.

The bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Home improvement lending in low-income census tracts is adequate. Regions Bank did not originate any home improvement loans in low-income tracts, which contain 4.1% of the owner-occupied units. The bank performed less than the aggregate in 2010 and 2011. Aggregate lenders also had lower penetration in this market compared to the percentage of owner-occupied units, suggesting limited opportunities overall for home improvement lending in low-income tracts.

Regions Bank's home improvement lending in moderate-income census tracts is adequate when compared to the percentage of owner-occupied units in these tracts and aggregate lending performance. During the review period, Regions Bank originated 11.3% of its home improvement loans in moderate-income tracts, which contain 15.0% of the owner-occupied units in the assessment area. The bank's performance was less than aggregate in 2010, but more than aggregate lenders in 2011.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was less than the percentage of owner-occupied units.

Small Business Loans

Regions Bank's small business lending in low-income census tracts is adequate. During the review period, the bank originated 5.3% of its small business loans in low-income tracts, which contain 6.8% of the small businesses in the assessment area. The bank had similar lending performance to the aggregate in 2010 and slightly less than aggregate in 2011.

Small business lending in moderate-income census tracts is adequate. Regions Bank originated 9.0% of its small business loans in moderate-income tracts, which contain 14.9% of the small businesses in the assessment area. The bank performed slightly less than the aggregate in both 2010 and 2011.

The bank's small business lending in middle-income tracts was more than the percentage of small businesses in these tracts, while the lending in upper-income tracts was less than the percentage of small businesses.

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

Regions Bank's borrower distribution of loans reflects good penetration throughout the assessment area. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues, such as local economic conditions, unemployment, and poverty rates, were considered, as well as the performance of other banks.

Home Purchase Loans

Regions Bank's home purchase lending to low-income borrowers is excellent. Although the bank performed less than the demographic with 11.4% of its home purchase loans to low-income borrowers, while low-income

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families make up 22.3% of total families in the assessment area, the bank performed significantly better than the aggregate in 2010 and 2011.

Home purchase lending to moderate-income borrowers is also excellent. At 27.6%, the bank's percentage of home purchase lending to moderate-income borrowers was significantly greater than the percentage of moderate-income families in the assessment area at 16.6%. The bank's performance was similar to the aggregate in 2010, but significantly better than the aggregate in 2011.

The bank's home purchase lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while the lending to upper-income borrowers was less than the percentage of upper-income families.

Home Refinance Loans

Regions Bank's home refinance lending to low-income borrowers is excellent. Although the bank performed less than the demographic with 7.5% of its home refinance loans to low-income borrowers, while low-income families make up 22.3% of total families in the assessment area, the bank performed significantly better than the aggregate in both 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is also excellent when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home refinance lending to moderate-income borrowers at 16.1% was similar to the percentage of moderate-income families in the assessment area at 16.6%. Regions Bank's performance was significantly greater than aggregate in 2010 and 2011.

The bank's refinance lending to both middle-income borrowers and upper-income borrowers was greater than the percentage of middle- and upper-income families in the Augusta assessment area.

Home Improvement Loans

Considering the performance of the aggregate along with other lending and demographic data, home improvement lending to low-income borrowers is good. During the review period, low-income families represented 22.3% of total families and received 14.1% of the home improvement loans. The bank performed significantly better than the aggregate in both years of the review period.

Home improvement lending to moderate-income borrowers is excellent. Regions Bank's percentage of home improvement loans to moderate-income borrowers at 28.2% exceeded the percentage of moderate-income families in the assessment area at 16.6%. The bank's home improvement lending to moderate-income borrowers was greater than the aggregate in 2010 and 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while the lending to upper-income borrowers was less than the percentage of upper-income families.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses exceeded the aggregate in 2010 and was less than aggregate in 2011. The bank originated 31.5% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 91.0%. However, of the 620 small business loans originated during the review period, 325 loans (52.4%) did not report revenue. An analysis of only the bank's

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small business loans reported with revenue indicates that the bank's percentage of loans originated to small businesses was 66.1%, which was still below the percentage of small businesses in the assessment area. However, 81.9% of the 620 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was comparable to the aggregate in 2010 and 2011.

Community Development Lending

Regions Bank makes a low level of community development loans in the Augusta assessment area. The bank originated three community development loans totaling \$1.3 million during the review period. All three loans promote economic development by financing small businesses and creating jobs, an activity that is responsive to local community credit needs. Other community development credit needs include affordable housing, neighborhood stability in light of elevated foreclosure rates, and financial stability for low- and moderate-income residents. Furthermore, the dollar amount of loans is poor considering the bank's presence in the market.

Investment Test

The bank's performance in the Augusta assessment area under the investment test is adequate. The bank had three investments totaling \$3.5 million, including one current period investment for \$180,770. Direct investments in the assessment area provided support for affordable housing through LIHTCs and GNMA investment vehicles. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. The broader regional investments primarily funded small businesses and startup companies through SBICs and community revitalization through a regional New Markets Tax Credit fund. Local community development needs include but are not limited to affordable housing for low- and moderate-income workers, neighborhood stabilization resulting from elevated foreclosure rates, economic development that includes financing for small businesses and job creation, and financial stability for low- and moderate-income residents. The dollar volume of Regions Bank's current and total investments exhibits adequate responsiveness to some of the identified community needs given the bank's presence in the assessment area.

The bank made five contributions totaling \$23,025 to organizations that provide community services for low- and moderate-income individuals. In addition, the bank made several contributions to national organizations that may indirectly benefit the assessment area.

Service Test

The bank's service test performance in the Augusta assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the Augusta assessment area.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of the 16 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open any branches and closed four branches (one in a moderate-income tract, one in a middle-income tract, and two in upper-income tracts) in the Augusta assessment area. The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank has weekend hours for

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branches in low- and moderate-income geographies, and the level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

Geographic Distribution of Branches

Assessment Area: Multi Augusta

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	0	0.0%	0	0	0	0	0	10	10.5%	6.8%	7.3%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	3	18.8%	0	1	3	3	1	21	22.1%	17.0%	14.8%
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	Total	9	56.3%	0	1	9	9	1	43	45.3%	53.6%	48.5%
	DTO	0		0	0	0						
	LS	0		0	0							
Upper	Total	4	25.0%	0	2	4	4	2	21	22.1%	22.6%	29.3%
	DTO	0		0	1	0						
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Total	Total	16	100.0%	0	4	16	16	4	95	100.0%	100.0%	100.0%
	DTO	0		0	1	0						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides an adequate level of community development services in the assessment area. During the review period, Regions Bank employees provided 318 service hours in various capacities for community development organizations, by participating in 25 community development services. Many of the community development services focused on education, affordable housing, and other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered several hours by teaching financial education classes to middle and high school students. The majority of these schools have a high number of students on free or reduced price lunch programs. In addition, Regions Bank employees served on the boards and committees of various community organizations which provide services in low- and moderate-income geographies or to low- and moderate-income individuals.

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CRA RATING FOR CHATTANOOGA: Satisfactory²⁴

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

Major factors supporting the rating include the following:

- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects adequate penetration throughout the assessment area. In addition, the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a low level of community development loans within the assessment area.
- The bank provides a significant level of qualified community development investments and grants in the assessment area and is occasionally in a leadership position in response to the community development needs of the assessment area.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.
- The bank provides an adequate level of community development services throughout the assessment area.

²⁴ This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Chattanooga Multistate Metropolitan Area

SCOPE OF EXAMINATION

The time period, products and affiliates evaluated for the Chattanooga multistate assessment area are consistent with the overall scope described in the Description of the Institution section of this report. Regions Bank's performance in Chattanooga was evaluated using full-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN CHATTANOOGA

The Chattanooga assessment area includes Catoosa and Walker counties in Georgia and Hamilton County in Tennessee. There are 90 census tracts in the assessment which includes 23 low- and moderate-income tracts. Regions Bank operates 23 branches in the assessment area, two of which are located in low- and moderate-income tracts. These branches represent 1.3% of the bank's total branches. Two branches are in Georgia and 21 branches are in Tennessee. As of June 30, 2011, the bank had \$1.3 billion in deposits in Chattanooga, representing 1.3% of Regions Bank's total deposits in all the assessment areas. Of the 86,664 HMDA loans originated and purchased by Regions Bank, 1,827 (2.1%) were in the Chattanooga assessment area. Of the 107,574 small business loans originated and purchased by Regions Bank, 2,050 (1.9%) were in the Chattanooga assessment area.

Population and Income Characteristics

Population in the Chattanooga assessment area grew by about 11.1% between 2000 and 2010, which was comparable to the population growth rate in Tennessee of 11.4%, but below the growth rate for Georgia at 18.3%. The largest population growth occurred in Catoosa County, which increased by about 20%. The total population in the assessment area was 469,161 in 2010 and about 67% lived in Hamilton County. Chattanooga, the largest city in the assessment area, had approximately 167,675 residents, representing 7.8% growth since 2000.²⁵

Median family income in the Chattanooga MSA is above the median family income in Tennessee but below estimates for Georgia. For the purposes of this analysis, HUD's median family income for the Chattanooga MSA for 2010 and 2011 is used. As shown, the median family income increased from \$55,900 to \$57,500. The 2011 median family income was \$53,900 in Tennessee and \$59,000 in Georgia. The following table provides a breakdown of the estimated annual income based on income classification (i.e., low, moderate, middle and upper).

Borrower Income Levels Chattanooga, TN-GA MSA

HUD Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2010	\$55,900	0 - \$27,949	\$27,950 - \$44,719	\$44,720 - \$67,079	\$67,080 - & above
2011	\$57,000	0 - \$28,499	\$28,500 - \$45,599	\$45,600 - \$68,399	\$68,400 - & above

Within the assessment area, US census estimates show that the median family income between 2006 and 2010 ranged from \$46,307 in Walker County to \$58,005 in Hamilton County.²⁶

²⁵ U.S. Census Bureau, Accessed through PolicyMap. (accessed on January 30, 2013); available from <http://www.policymap.com>

²⁶ US Census Bureau, Accessed through PolicyMap. (accessed on January 30, 2013); available from <http://www.policymap.com>

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The poverty rate in the Chattanooga assessment area has increased since 2000, but is below the poverty rates of both Tennessee and Georgia. The poverty rate ranges from 11.2% in Catoosa County to 15.1% in Walker County. Poverty is a bigger concern in the city of Chattanooga, where 21.3% of the population was estimated to live below the federal poverty level between 2006 and 2010.²⁷ Food stamp usage, another indicator of financial distress, has also increased in the assessment area. In 2009, 18% of the population in Walker County, 16% in Hamilton County, and 15% in Catoosa County relied on food stamps.²⁸

Housing Characteristics

The housing market in the Chattanooga assessment area weakened during the economic downturn, but to a lesser degree than in other comparable markets. The region did not experience dramatic price appreciation prior to the recession, so housing prices have remained relatively stable. According to the National Association of Realtors, the median housing price for the Chattanooga MSA declined by 1% between 2009 and 2011, from \$122,600 to \$121,400. Nationally, home prices fell by about 3.4% over this time period.²⁹ Home prices in Hamilton County declined between 2008 and 2009, but quickly rebounded, and the median home price in 2011 of \$158,000 exceeded the peak price seen in 2008.³⁰

New home construction in the assessment area has declined significantly. Building permits issued for new single-family homes have dropped by 72% from the pre-recession peak in 2005. In 2011, 895 building permits for single-family homes were issued in the assessment area. New construction in the assessment area has fared better than in the state of Georgia, where permits have fallen by 85% since the start of the recession, and has performed on par with the state of Tennessee.³¹ Home sales in greater Chattanooga also declined during the recession, but started stabilizing in 2010. Sales increased by 17% between 2011 and 2012, reaching the highest level since 2007.³²

While the Chattanooga area has not been as negatively impacted by high foreclosure rates as some other cities, there has been a significant rise in foreclosures over the last few years, a trend consistent with the national crisis of foreclosure. The percentage of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) rose from 6.0% in January 2010 to 9.6% in December 2011. Walker County had the highest rate of seriously delinquent mortgages, reaching 11% of all mortgages at the end of 2011.³³

The homeownership rate varies across assessment area. Hamilton County had the lowest homeownership rate in 2010 at 64.3% while the rate was higher in Catoosa and Walker counties at 73 and 74%, respectively. The homeownership rate in the city of Chattanooga is only about 53%.³⁴

Housing affordability also varies in the assessment area. Hamilton County is the least affordable, and in 2009, only 28% of homes were considered affordable to a family earning less than 80% of the area median income.

²⁷ US Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

²⁸ US Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

²⁹ National Association of Realtors. "Metropolitan Median Area Prices and Affordability" (accessed on November 5, 2012); available from: <http://www.realtor.org/sites/default/files/reports/2012/embargoes/2012-q1-metro-home-prices-49bc10b1efdc1b8cc3eb66dbcdad55f7/metro-home-prices-q1-single-family-2012-05-09.pdf>

³⁰ TN Housing Development Agency calculations of data provided by Property Assessment Division, Office of the Comptroller, State of Tennessee. (accessed on January 28, 2013); available at: <http://tn-tennesseehda.civicplus.com/index.aspx?NID=178>

³¹ US Census Bureau, Residential Construction Branch. Accessed through PolicyMap. (accessed on January 31, 2013); available at: <http://www.policymap.com>

³² Chattanooga Times Free Press. "Homes Sales Rise to Five-Year High in Chattanooga Area." (accessed on January 31, 2013); available at: <http://www.timesfreepress.com/news/2013/jan/23/home-sales-rise-to-five-year-high/?businessnvalley>

³³ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

³⁴ US Census Bureau. Accessed through PolicyMap. (accessed on February 6, 2013); available from <http://www.policymap.com>

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Walker County was the most affordable, with 47% of homes considered affordable. Similar to most markets, affordable rental housing is a concern. In Hamilton County, approximately 43% of renters were considered cost burdened, meaning they spent more than 30% of their gross income on housing expenses in 2009.³⁵

Employment and Economic Conditions

The Chattanooga economy is diverse and thriving, despite the national recession. Since 2008, companies including Volkswagen, Alstom, and Sanofi Aventis have invested more than \$3 billion in Chattanooga, while Wacker Chemie is investing \$1 billion in neighboring Bradley County. The economic transformation that has occurred in Chattanooga is surprising for a city that was declared to have the dirtiest air in the country in the 1980s and lost almost 10% of its population. In the past two decades, public and private investment has led to a dramatic revitalization of downtown Chattanooga and encouraged the significant investment by these multinational companies.³⁶

Volkswagen's decision to locate the first US plant in Chattanooga was a big economic development success for the city. Volkswagen has invested \$1.0 billion in the plant, generating thousands of new jobs and attracting over 20 new auto suppliers to the area. Chattanooga is also an emerging hub for the power generation industry. For years, Chattanooga has been home to the Tennessee Valley Authority (TVA). More recently, Alstom, Schaeff Industrie AG, Westinghouse, and now Wacker Chemie have established new facilities to provide equipment and services to America's energy industry.³⁷ In addition to these large manufacturing projects, in 2011, Amazon announced that it had selected Chattanooga for a major distribution center, generating several thousand jobs in 2011 and 2012.³⁸ Finally, Chattanooga has several large insurance companies based in the region, contributing to the overall economic strength of the region.

Chattanooga has major employment concentrations in education and health services, manufacturing, government, leisure and hospitality, retail and business, and professional services. In addition to the employers mentioned above, the largest employers in the area include the Hamilton County Department of Education, Blue Cross-Blue Shield of Tennessee, the Tennessee Valley Authority, Erlanger Health System, Memorial Health Care System, and McKee Foods. The economic diversity is illustrated in the range of industries represented by these top employers.

The region was not immune to the economic downturn, despite the major economic development projects. Between 2007 and 2010, there was job loss in most sectors, with the largest declines in manufacturing (primarily textiles and food processing), transportation and utilities, and professional and business services. Manufacturing rebounded in 2011, though remains below the 2007 levels. The primary job growth in the region has occurred in education and health services, and government. Unemployment increased across the assessment area from 2007 to 2009, though even at the peak in 2009, the unemployment rate in the Chattanooga MSA was below the statewide rates for both Georgia and Tennessee. The unemployment picture has started to

³⁵ U.S. Census Bureau and HUD. Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

³⁶ Brookings Institute, Metropolitan Policy Program (September 2008). "Chattanooga, Tennessee: A Restoring Prosperity Case Study" (accessed on February 1, 2013); available at: http://www.brookings.edu/~media/research/files/papers/2008/9/17%20chattanooga%20eichenthal%20windeknecht/200809_chattanooga.pdf

³⁷ Chattanooga Chamber of Commerce, Chattanooga Can-Do. (accessed on February 1, 2013); available at: <http://www.chattanoogachamber.com/can-do/>

³⁸ Chattanooga Times Free Press, January 1, 2013. "Recession rebound: Chattanooga leads state in job growth during 2012." (accessed on February 1, 2013); available at: <http://www.timesfreepress.com/news/2013/jan/01/rebound-chattanooga-leads-state-job-growth/>

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improve in the assessment area, with the unemployment rate falling in all counties in the assessment area between 2010 and 2011, remaining well below the statewide unemployment rates.

Unemployment Rates

Assessment Area: Multi Chattanooga

Area	Years - Annualized	
	2010	2011
Chattanooga MSA	8.8	8.3
Hamilton County	8.6	8.2
Tennessee	9.8	9.2
Catoosa County	8.1	7.8
Walker County	9.5	8.7
Georgia	10.2	9.8

Not Seasonally Adjusted

Chattanooga added over 4,000 new jobs in 2012, the fastest growth rate of any metro area in Tennessee. However, there was also job loss in several sectors that employ more low- and moderate-income workers, including grocery stores, big box retailers, and several manufacturing plants.³⁹ Therefore, while the unemployment rate is improving, challenges remain, particularly for lower-wage workers in the region.

Chattanooga has invested heavily in downtown revitalization, creating a mixed-use area for residents, businesses, and visitors. The city has received national recognition for the dramatic changes that have occurred in the downtown area, led by public and private investment. The city completed a \$120 million waterfront revitalization plan, and downtown is now home to the Tennessee Aquarium and a number of other visitor and resident attractions. In addition, there has been over \$300 million invested in new residential projects, and the downtown residential population has increased by over 10%.⁴⁰ There are revitalization plans for multiple districts throughout the urban core of Chattanooga that are in various stages of completion. However, Chattanooga consistently stands out as a model for how public, private, and philanthropic investment and leadership, combined with strong civic leadership, can lead to a dramatic reversal of a city's fortune. Despite all the positive changes, issues still persist including poverty alleviation, affordable housing, neighborhood stabilization, and workforce development.⁴¹

Competition

Regions is ranked 3rd in deposit market share in the Chattanooga assessment area according to the June 30, 2011 FDIC Summary of Deposits Report, with \$1.3 billion in deposits, or 16.1% of total deposits. The Chattanooga retail banking market is dominated by several large regional banks, including First Tennessee (23.2% of

³⁹ Chattanooga Times Free Press, January 1, 2013. "Recession rebound: Chattanooga leads state in job growth during 2012." (accessed on February 1, 2013); available at: <http://www.timesfreepress.com/news/2013/jan/01/rebound-chattanooga-leads-state-job-growth/>

⁴⁰ River City Company. (accessed on February 1, 2013); available at: <http://www.downtownchattanooga.org>

⁴¹ Brookings Institute, Metropolitan Policy Program (September 2008). "Chattanooga, Tennessee: A Restoring Prosperity Case Study" (accessed on February 1, 2013); available at: http://www.brookings.edu/~media/research/files/papers/2008/9/17%20chattanooga%20eichenthal%20windeknecht/200809_chattanooga.pdf

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deposits) and SunTrust (19.8% of deposits). Overall, there were 24 banks active in the market operating 148 branches.

Regions ranked 3rd out of 342 HMDA reporters in 2010 with 5.5% of total loans. Overall HMDA lending in the assessment area declined between 2010 and 2011, and Regions' HMDA lending followed the same trend. However, Regions captured a greater percentage of total HMDA loans in 2011 at 5.9% and was again ranked 3rd out of 316 HMDA lenders. Wells Fargo Bank and Bank of America are the leading HMDA lenders in the market.

Regions ranked 2nd out of 48 small business loan reporters in 2010 with 15.7% of the loans. Regions increased small business lending between 2010 and 2011 and was again ranked 2nd with 21.6% of loans. American Express was the leading small business lender in the market both years.

Community Development

As discussed earlier, Chattanooga has experienced significant economic growth and has invested heavily in revitalizing the downtown area. While the downtown area is growing, it has come at a cost in terms of affordable housing. In 2012, the Chattanooga-Hamilton County Regional Planning Agency initiated a study at the request of the City Council to identify the housing needs and gaps in the region. The study looks at all housing needs, with a specific focus on affordable housing. Housing affordability, and particularly for the lowest-income residents, was identified as a significant issue. Throughout the Chattanooga MSA, the majority of low-income renters are considered cost burdened, meaning they spend more than 30% of their income on rent. Affordable single-family homes, particularly in neighborhoods zoned for better schools, are also a need. The planning commission has developed a strategy for increasing housing options in the region, with different proposals for suburban and urban areas. Within the urban core of Chattanooga, the strategy includes targeted neighborhood revitalization; increasing the number of affordable rental and homeownership units; developing incentives to encourage mixed-income developments and to increase the number of affordable units in any new development; creating a financing mechanism to help with owner-occupied rehabilitation of substandard housing units or to assist first-time homebuyers with purchasing and revitalizing homes; and increasing nonprofit capacity to develop affordable rental housing.⁴²

Chattanooga has a history of public and private partnerships supporting affordable housing, particularly through the support of the Lyndhurst Foundation. There are several nonprofit housing and community development organizations active in the region that participate in housing development and counseling by identifying housing development opportunities for the local community, though as the affordable housing study found, additional investment in capacity is needed.

The Chattanooga market has fared better than other metropolitan areas, but in certain neighborhoods, foreclosures and abandoned homes are a concern. To address the needs of these communities, Chattanooga received about \$2.3 million from the Neighborhood Stabilization Program. As of June 2012, the City had expended 100% of the funds, and all the projects were complete. The NSP allocation of \$2.3 million leveraged over \$10 million dollars in local funds, carrying out 35 projects to produce 72 units of housing.⁴³

Support for other types of community development projects is also needed. A community contact that provides regional planning services that cover the Chattanooga MSA indicated that parts of the region are doing very

⁴² Chattanooga-Hamilton County Regional Planning Agency. "Chattanooga Housing Study" (accessed on February 1, 2013); available at: <http://www.chcrpa.org/HousingStudy.htm>

⁴³ US Department of Housing and Urban Development, Neighborhood Stabilization Program Grantee Exchange. (accessed on February 1, 2013); available at: <https://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>

Chattanooga Multistate Metropolitan Area

well, but there are still many opportunities for banks to help address some of the financing gaps for important community development projects. The contact indicated that due to fiscal constraints, some projects have lost funding or have stalled due to lack of funding. Community services programs are in particular need of funding.

There is also more need for funding for small businesses. The Southeast Tennessee Development District provides assistance through different revolving loan funds, and there are two CDFIs that provide some funding for small businesses in the Chattanooga area. However, a community contact indicated that credit is still very tight, and there is an opportunity for banks to increase financing for small businesses. The contact also mentioned that community banks were more responsive to the community development needs in the region than the larger regional institutions.

Finally, financial education and access to financial services are needed in the local market. Approximately 8.3% of households are unbanked in the Chattanooga MSA, meaning they have no type of deposit account with a mainstream financial institution. In addition, 20.5% of households are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis. The number of unbanked and underbanked residents is higher in the urban areas. The unbanked are disproportionately lower income and minority households.⁴⁴

There are several collaborative efforts in Chattanooga to promote financial stability. First, Tennessee Saves is an initiative led by the University of Tennessee Extension Service to encourage youth and adults to save and to promote financial education. Second, the City of Chattanooga Volunteer Income Tax Assistance (VITA) program, led by the Chattanooga Urban League in partnership with the City of Chattanooga, United Way of Greater Chattanooga, and the IRS, offers free tax assistance to low- and moderate-income taxpayers. In 2012, the VITA program helped 6,000 taxpayers and brought back \$7 million in tax refunds to the City.

Demographic Characteristics by Census Tract

The following table provides demographic characteristics of the bank's assessment area based on the 2000 US census data used to analyze the bank's CRA performance.

⁴⁴ Calculations by CFED of data from 2009 FDIC National Survey of Unbanked and Underbanked Households. (accessed on November 7, 2012); available at: <http://webtools.joinbankon.org/community/search>

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Combined Demographics Report

Assessment Area: Multi Chattanooga

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	6.7	4,284	3.7	1,911	44.6	22,067	18.8
Moderate-income	17	18.9	13,643	11.6	2,597	19.0	20,554	17.5
Middle-income	46	51.1	66,337	56.5	4,850	7.3	26,421	22.5
Upper-income	21	23.3	33,067	28.2	1,130	3.4	48,289	41.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	90	100.0	117,331	100.0	10,488	8.9	117,331	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	8,796	1,863	1.6	21.2	5,775	65.7	1,158	13.2
Moderate-income	24,004	12,292	10.6	51.2	8,830	36.8	2,882	12.0
Middle-income	103,449	67,161	57.9	64.9	29,154	28.2	7,134	6.9
Upper-income	45,814	34,657	29.9	75.6	8,742	19.1	2,415	5.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	182,063	115,973	100.0	63.7	52,501	28.8	13,589	7.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	921	4.4	732	3.9	125	9.6	64	6.4
Moderate-income	2,787	13.2	2,369	12.6	282	21.6	136	13.7
Middle-income	12,153	57.5	10,795	57.3	738	56.5	620	62.4
Upper-income	5,286	25.0	4,951	26.3	162	12.4	173	17.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	21,147	100.0	18,847	100.0	1,307	100.0	993	100.0
Percentage of Total Businesses:			89.1		6.2		4.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.5	0	0.0	0	0.0	1	100.0
Moderate-income	11	5.3	11	5.4	0	0.0	0	0.0
Middle-income	141	68.4	141	69.1	0	0.0	0	0.0
Upper-income	53	25.7	52	25.5	1	100.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	206	100.0	204	100.0	1	100.0	1	100.0
Percentage of Total Farms:			99.0		.5		.5	

Based on 2010 D&B information according to 2000 Census Boundaries.

Chattanooga Multistate Metropolitan Area

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in Chattanooga is adequate, and lending activity reflects adequate responsiveness to assessment area credit needs. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes a low level of community development loans.

Regions Bank is both a HMDA and small business lender. During the review period, the bank reported 1,827 (47.1%) HMDA loans compared to 2,050 (52.9%) small business loans in Chattanooga assessment area. Therefore, small business lending was given slightly more weight than HMDA lending in determining the bank's lending test rating in the assessment area. In total, 2.0% of the bank's small business and HMDA lending by number of loans and 1.9% by dollar volume totaling \$414.4 million were originated in the Chattanooga assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Lending Activity

Lending levels reflect adequate responsiveness to assessment area credit needs based on small business and HMDA lending. The percentage of the bank's total lending at 2.0% is comparable to the percentage of deposits at 1.3% in this area. The bank also originated five community development loans in the Chattanooga assessment area. Regions Bank is a major competitor in this market, ranking 3rd in HMDA originations and 2nd in small business originations in both 2010 and 2011.

Geographic Distribution of Loans

For this analysis, the geographic distribution of HMDA and small business lending, including both originations and purchases, was compared with available demographic information. Performance context issues and aggregate lending data were taken into consideration. Considering all these factors, Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. During the review period, Regions Bank originated five home purchase loans in low-income tracts. The bank's performance was below the aggregate in 2010, but comparable to the aggregate in 2011. It was also noted that the aggregate lenders had low levels of home purchase lending compared to the percentage of owner-occupied units in these tracts, which was only 1.6%. This suggests limited opportunities overall for home purchase lending in low-income tracts.

Home purchase lending in moderate-income tracts is excellent. During the review period, the bank originated 10.0% of its home purchase loans in moderate-income census tracts, which was comparable to the 10.6% of the owner-occupied units contained in moderate-income tracts in the assessment area. Regions Bank's performance was also significantly more than the aggregate in 2010 and 2011.

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Chattanooga Multistate Metropolitan Area

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. During the review period, 0.3% of the bank's home refinance loans were originated in low-income tracts. Opportunity for HMDA lending in low-income tracts may be limited due to the low percentage (1.6%) of owner-occupied units in these tracts. The bank's performance was lower than the aggregate in 2010 and 2011.

Regions Bank's home refinance lending in moderate-income census tracts is adequate. During the review period, the bank originated 5.2% of its home refinance loans in moderate-income census tracts, which contain 10.6% of the owner-occupied units. Regions Bank's performance was below the aggregate in 2010 and comparable to the aggregate in 2011.

The bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Home improvement lending in low-income tracts is poor. During the review period, the bank did not originate any home improvement loans in low-income tracts. Opportunity for HMDA lending in low-income tracts may be limited due to the low percentage (1.6%) of owner-occupied units in these tracts. The bank's performance was below the aggregate in 2010 and 2011.

Regions Bank's home improvement lending in moderate-income census tracts is adequate when compared to the percentage of owner-occupied units in these tracts and aggregate lending performance. During the review period, Regions Bank originated 7.9% of its home improvement loans in moderate-income tracts, which contain 10.6% of the owner-occupied units in the assessment area. The bank's performance was below aggregate in 2010, but comparable to aggregate lending in 2011.

The bank's home improvement lending in both middle- and upper-income tracts was greater than the percentage of owner-occupied units in middle- and upper-income tracts.

Small Business Loans

Regions Bank's small business lending in low-income census tracts is adequate. During the review period, the bank's performance was comparable to the demographic. The bank originated 3.3% of its small business loans in low-income tracts, which contain 3.9% of the small businesses in the assessment area. The bank's lending performance was below the aggregate in both 2010 and 2011.

Small business lending in moderate-income census tracts is adequate. Regions Bank originated 11.9% of small business loans in moderate-income tracts, which contain 12.6% of small businesses in the assessment area. The bank performed greater than the aggregate in 2010, and was comparable to the aggregate in 2011.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts, while lending in upper-income tracts was greater than the percentage of small businesses.

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

Regions Bank's borrower distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues, such as local economic conditions, unemployment, and poverty rates, were considered, as well as the performance of other banks.

Chattanooga Multistate Metropolitan Area

Home Purchase Loans

Regions Bank's home purchase lending to low-income borrowers is good. The bank performed less than the demographic with 11.3% of its home purchase loans to low-income borrowers. Low-income families make up 18.8% of total families in the assessment area. The bank performed better than the aggregate in both 2010 and 2011.

Home purchase lending to moderate-income borrowers is also good. At 25.3%, the bank's percentage of home purchase lending to moderate-income borrowers was significantly greater than the percentage of moderate-income families in the assessment area at 17.5%. The bank's performance was similar to the aggregate in 2010, and better than the aggregate in 2011.

The bank's home purchase lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was more than the percentage of upper-income families.

Home Refinance Loans

Regions Bank's home refinance lending to low-income borrowers is adequate. The bank performed less than the demographic with 5.0% of its home purchase loans to low-income borrowers. Low-income families make up 18.8% of total families in the assessment area. The bank's performance was comparable to the aggregate in both 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is good when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home refinance lending to moderate-income borrowers at 15.2% was less than the percentage of moderate-income families in the assessment area at 17.5%; however, Regions Bank's performance was comparable to the aggregate in 2010 and better than the aggregate in 2011.

The bank's home refinance lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

Considering the performance of the aggregate along with other lending and demographic data, home improvement lending to low-income borrowers is adequate. During the review period, low-income families represented 18.8% of total families and received 15.7% of the home improvement loans. The bank performed below the aggregate in 2010, but greater than the aggregate in 2011.

Home improvement lending to moderate-income borrowers is excellent. Regions Bank's percentage of home improvement loans to moderate-income borrowers at 23.6% exceeded the percentage of moderate-income families in the assessment area at 17.5%. The bank's home improvement lending to moderate-income borrowers was better than the aggregate in both 2010 and 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Chattanooga Multistate Metropolitan Area

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank exceeded the aggregate in lending to small businesses in 2010 but was below aggregate in 2011. The bank originated 33.0% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 89.1%. However, of the 2,050 small business loans originated during the review period, 1,132 loans (55.2%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 73.7%, which was still below the percentage of small businesses in the assessment area. However, 88.8% of the 2,050 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was comparable to the aggregate in 2010 and 2011.

Community Development Lending

Regions Bank makes a low level of community development loans in the Chattanooga assessment area. The bank originated five community development loans totaling \$2.3 million during the review period. The majority of the loans promoted economic development by financing small businesses. Local community development credit needs include but are not limited to affordable housing for low- and moderate-income individuals, downtown revitalization, small business finance, and neighborhood revitalization. The bank's community development loan portfolio exhibits poor responsiveness to the credit needs of low- and moderate-income individuals and small businesses. Additionally, the dollar amount of community development loans is poor relative to the bank's presence in the market.

Examples of community development lending include the following:

- Multiple loans that promote economic development by financing small businesses as part of the SBA's 504 Certified Development Company program; and
- Two loans that help to revitalize low- and moderate-income geographies in a manner that is consistent with local revitalization strategies.

Investment Test

The bank's performance in the Chattanooga assessment area under the investment test is good. The bank had five investments totaling \$11.4 million, including three current period investments for \$8.3 million. Direct investments in the assessment area provided support for affordable housing through Low Income Housing Tax Credits (LIHTCs) and GNMA investment vehicles. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. The broader regional investments primarily funded small businesses and startup companies through SBICs and other small business funds. Local community credit needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization and revitalization, economic development activities including small business finance, and financial stability for low- and moderate-income individuals. The dollar volume of Regions Bank's current and total investments exhibits responsiveness to some of the identified community needs given the bank's presence in the assessment area.

The bank also made 18 contributions totaling \$124,750. Contributions were given primarily to organizations involved in promoting economic development and providing community services targeted to low- and moderate-income individuals, with several organizations focused on financial education and household financial stability. In addition, the assessment area was positively impacted by several statewide contributions.

Chattanooga Multistate Metropolitan Area

Service Test

The bank's service test performance in the Chattanooga assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the Chattanooga assessment area.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of the 23 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open any branches and closed two branches (both in middle-income tracts) in the Chattanooga assessment area. The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank has extended or weekend hours for branches in low- and moderate-income geographies, and the level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

Chattanooga Multistate Metropolitan Area

Geographic Distribution of Branches

Assessment Area: Multi Chattanooga

Tract Category	Branches								Demographics			
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	1	4.4%	0	0	1	1	1	6	6.7%	4.6%	4.4%
	DTO	0		0	0	0						
	LS	0		0	0	0						
Moderate	Total	1	4.4%	0	0	1	1	0	17	18.9%	12.5%	13.2%
	DTO	0		0	0	0						
	LS	0		0	0	0						
Middle	Total	14	60.9%	0	2	13	11	3	46	51.1%	57.1%	57.5%
	DTO	0		0	0	0						
	LS	0		0	0	0						
Upper	Total	7	30.4%	0	0	7	7	4	21	23.3%	25.8%	25.0%
	DTO	0		0	0	0						
	LS	0		0	0	0						
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0						
	LS	0		0	0	0						
Total	Total	23	100.0%	0	2	22	20	8	90	100.0%	100.0%	100.0%
	DTO	0		0	0	0						
	LS	0		0	0	0						

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides an adequate level of community development services in the assessment area. During the review period, Regions Bank employees provided 480 service hours in various capacities for community development organizations by participating in 47 community development services. Many of the community development services focused on education, tax assistance, affordable housing, and other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered several hours by teaching financial education classes to middle and high school students. The majority of these schools have a high number of students on free or reduced price lunch programs. In addition, Regions Bank employees served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies or to low- and moderate-income individuals.

Columbus Multistate Metropolitan Area

CRA RATING FOR COLUMBUS: **Satisfactory**⁴⁵

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

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

The Service Test is rated: **Needs to Improve**

Major factors supporting the rating include the following:

- Lending activity reflects good responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects good penetration throughout the assessment area. In addition, the distribution of borrowers reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of community development loans within the assessment area.
- The bank provides a significant level of qualified community development investments and grants in the assessment area and is occasionally in a leadership position in response to the community development needs of the assessment area.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.
- The bank provides a limited level of community development services throughout the assessment area.

⁴⁵ This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Columbus Multistate Metropolitan Area

SCOPE OF EXAMINATION

The time period, products and affiliates evaluated for the Columbus multistate assessment area are consistent with the overall scope described in the Description of the Institution section of this report. Regions Bank's performance in Columbus was evaluated using full-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN COLUMBUS

The Columbus assessment area includes Russell County in Alabama, and Muscogee County in Georgia. These two counties are part of the five-county multistate Columbus MSA. Columbus, Georgia, is the principal city in the assessment area. There are 68 census tracts in the assessment area, which includes 29 low- and moderate-income tracts. Regions Bank operates five branches in the assessment area, one of which is located in a low-income tract, and three others border at least one low- or moderate-income tract. There are no branches located in moderate-income tracts. These branches represent 0.3% of the bank's total branches. Two branches are in Alabama and three branches are in Georgia. As of June 30, 2011, the bank had \$191.7 million in deposits in Columbus, representing 0.2% of Regions Bank's total deposits in all the assessment areas. Of the 86,664 HMDA loans originated and purchased by Regions Bank, 193 (0.2%) were in the Columbus assessment area. Of the 107,574 small business loans originated and purchased by Regions Bank, 186 (0.2%) were in the Columbus assessment area.

Population and Income Characteristics

Population in the Columbus assessment area grew by about 3% between 2000 and 2010. Muscogee is the more populous county, but Russell grew at a significantly faster rate over the decade. Overall population in the assessment area was 242,832 in 2010, and approximately 200,000 lived in Columbus-Muscogee County. Population growth in both Muscogee and Russell counties was below the statewide averages. Columbus is the 4th largest city in Georgia.⁴⁶

Median family income in the Columbus MSA is lower than the median family income in both Alabama and Georgia. Within the assessment area, median family income in Muscogee County is much higher than in Russell County. For the purposes of this analysis, HUD's median family income for the Columbus MSA for 2010 and 2011 is used. As shown, the median family income decreased slightly between 2010 and 2011, from \$51,800 to \$51,600. The following table provides a breakdown of the estimated annual income based on income classification (i.e., low, moderate, middle and upper).

Borrower Income Levels Columbus, GA-AL MSA

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$51,800	0	- \$25,899	\$25,900	- \$41,439	\$41,440	- \$62,159	\$62,160	- & above
2011	\$51,600	0	- \$25,799	\$25,800	- \$41,279	\$41,280	- \$61,919	\$61,920	- & above

The number of people living in poverty in the Columbus MSA and the assessment area has increased since 2000; 23% of the population in Russell County and 18% of the population in Muscogee County was estimated to live below the federal poverty line between 2005 and 2009. Poverty rates in these counties are higher than

⁴⁶ US Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

Columbus Multistate Metropolitan Area

the rates in their respective states.⁴⁷ Food stamp usage, another indicator of financial distress, has also increased in the assessment area. In 2009, 26% of the population in Russell County and 20% of the population in Muscogee County received food stamps, compared to 17% of the population in Alabama and 16% of the population in Georgia.⁴⁸

Housing Characteristics

The housing market in the Columbus MSA experienced many of the same challenges as other metropolitan areas as a result of the economic downturn, though to a lesser degree. Over the past few years, the market has weakened, with falling sales prices, slower sales, and declining new construction.

Home prices in the Columbus market declined from the pre-recession peak but not as significantly as the rest of the state. Home prices fell by about 13% in the Columbus market compared to pre-recession prices⁴⁹, and in December 2011, the median home price for the Columbus assessment area was \$140,000.⁵⁰ While sales prices in both Muscogee and Russell counties were impacted by the recession, sales prices in Russell County have been more stable.

New home construction in Columbus declined by about 50% from the pre-recession levels, but again, the decline was much greater in other metro areas across the state, where homebuilding stopped almost completely. New single-family residential building permits issued in the assessment area declined from 1,356 in 2005 to 803 in 2011⁵¹, while home sales declined by about 57% over that time period.⁵²

The rate of foreclosures and mortgage delinquencies in the assessment area has increased significantly. The percentage of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) rose from 5.3% in January 2010 to 8.1% in December 2011.⁵³

Housing is still affordable in the Columbus metro area compared to other markets around the country. In Muscogee County, approximately 36% of the housing was considered affordable to a family earning less than 80% of the area median income in 2009, while 57% of the housing was considered affordable in Russell County. Housing affordability in Russell County relative to other parts of the metro area has driven some of the population increase in the county. The homeownership rate in the assessment area is much lower than in either Georgia or Alabama, due to the large military presence in the area. Approximately 62% of all households in Russell County and 56% of households in Muscogee County are homeowners.⁵⁴

Employment and Economic Conditions

The economy of the Columbus, GA-AL MSA has been growing in the past few years due to the growth of Fort Benning and several major private investments. Fort Benning, located adjacent to the City of Columbus, has grown significantly as a result of the Base Realignment and Closure Program (BRAC). By the end of 2012, Fort Benning was projected to gain over 5,000 new active military personnel and 2,000 civilian employees,

⁴⁷ US Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

⁴⁸ US Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

⁴⁹ *Ledger Enquirer*. "UGA Economist says Columbus to Add 1,400 Jobs This Year, Housing Market Stable but in a 'Through'." (accessed on January 8, 2013); available at: <http://www.thevalleypartnership.com/documents/Humphreys%202012.pdf>

⁵⁰ Federal Reserve Bank of Atlanta calculations of data provided by CoreLogic.

⁵¹ US Census Bureau Residential Construction Branch. Accessed through PolicyMap. (accessed on January 8, 2013); available at: <http://www.policymap.com>

⁵² Boxwood Means. Accessed through PolicyMap. (accessed on January 8, 2013); available at: <http://www.policymap.com>

⁵³ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

⁵⁴ US Census Bureau and HUD. Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

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driven in large part by the decision to move the Armor Center and School from Fort Knox to Fort Benning in 2009. The expansion of Fort Benning has also brought in more defense contractors, and this expansion is expected to continue to impact the economic landscape of the Columbus region for the foreseeable future. Overall, the expansion of Fort Benning may bring in over 30,000 new residents to Columbus.⁵⁵

At the same time, the region has seen significant new private investment, including the new Kia plant that opened in West Point, Georgia, in 2010. Kia has invested over \$1.1 billion in the plant that produces three vehicle lines and employs over 3,000. The new Kia plant was a major economic development victory for a region that had lost much of its manufacturing base. In addition, the new plant has led to more auto suppliers locating in the region.⁵⁶

Other major announcements include NCR Technologies, which relocated its headquarters from Ohio to Georgia in 2009. NCR announced it would create at least 870 production jobs at its ATM production, research, and development facility in Columbus. Given the strength of Columbus' existing industry base, these major announcements have solidified the region as an important economic center in Georgia.⁵⁷

Fort Benning is the largest employer in the region with over 42,000 employees. Other major employers include the Muscogee County School District, TSYS, Columbus Regional Healthcare Systems, and AFLAC.⁵⁸ The largest employment sectors in the MSA include finance, transportation, accommodation and food services, retail, health care, the military, and local government.⁵⁹

While the region has experienced recent economic growth, it was not immune from the national downturn. Unemployment rates in the MSA increased from 6.3% in 2008 to 9.6% in 2010. The unemployment rate declined to 9.3% in 2011 and continued to improve into 2012.⁶⁰ The MSA is performing better than the state of Georgia, where the unemployment rate was 9.8% in 2011, but underperforming Alabama, where the rate was 9.0%.

Unemployment Rates

Assessment Area: Multi Columbus

Area	Years - Annualized	
	2010	2011
Columbus MSA	9.6	9.3
Muscogee County	9.7	9.4
Georgia	10.2	9.8
Russell County	10.3	10.1
Alabama	9.5	9.0

Not Seasonally Adjusted

⁵⁵ Columbus Planning Department. (accessed on January 8, 2013); available at: <http://www.columbusga.org/planning/special-projects/brac/>

⁵⁶ *The Times-Herald*. October 28, 2012. "Kia investment at West Point plant \$1.1 billion." (accessed on January 8, 2013); available at: <http://www.times-herald.com/Local/20121028KiaPlantTour-MOS>

⁵⁷ *Georgia Trend*, June 2010. "COLUMBUS: SUCCESS BRINGS SUCCESS." (accessed on January 8, 2013); available at <http://www.georgiatrend.com/June-2010/Columbus-Success-Brings-Success/>

⁵⁸ The Valley Partnership. (accessed on January 8, 2013); available at: <http://www.thevalleypartnership.com/about.php?refMenuItem=62>

⁵⁹ Regional Economic Information Systems.

⁶⁰ Bureau of Labor Statistics

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There is a sense of optimism around the potential for continued economic growth in Columbus, fueled by the investment in Fort Benning, the expansion of the Kia plant, and other private investment. However, growth could be at risk due to the possibility of federal defense spending cuts, driven by ongoing federal deficit reduction efforts.

Competition

The Columbus banking market is dominated by Synovus, which is headquartered in Columbus. According to the June 30, 2011 FDIC Summary of Deposits Report, Synovus held 62.4% of the deposit market share with 18 branches in the market area. Overall there were 14 financial institutions operating 64 branches in the assessment area. National and multi-regional institutions compete in the market, including BB&T, Wells Fargo, and SunTrust. Regions Bank ranked 5th in deposit market share with 2.3% (\$191.7 million).

Regions ranked 9th out of 36 small business loan reporters in 2010 with 2.7% of the loans. Small business lending increased in the assessment area between 2010 and 2011, and Regions ranked 6th in 2011 out of 39 reporters with 5.2% of all loans. Synovus was the top small business lender in the market both years.

Regions ranked 18th out of 206 HMDA reporters in 2010 with 1.5% of total loans. Overall HMDA lending in the assessment area declined between 2010 and 2011, and Regions Bank's HMDA lending followed the same trend. Regions was ranked 19th out of 193 lenders with 1.2% of all HMDA loans. Wells Fargo Bank, Bank of America, and PPH Mortgage Co. are the leading HMDA lenders in the market.

Community Development

There are several efforts underway to revitalize commercial and residential areas within the city of Columbus, including the Columbus Business Development Center, which is the city's enterprise zone. Businesses that locate in this area and create or retain jobs are eligible for a number of special financing incentives. In addition, Columbus-Muscogee County has created a comprehensive plan to guide long-term planning. Eight neighborhoods in the county have been designated as redevelopment areas and are eligible for special tax incentives, dedicated planning resources, and are targeted for economic development efforts.

Affordable housing is an important issue in the community, particularly in light of the economic growth underway. Columbus-Muscogee County offers several programs to assist low- and moderate-income individuals, including an owner-occupied rehabilitation grant and down payment assistance to low- and moderate-income homebuyers. NeighborWorks® Columbus is a nonprofit housing organization and community development financial institution (CDFI) serving Columbus-Muscogee County. The organization offers a Homeownership Center, which is a one-stop shop for housing counseling, down payment assistance, and foreclosure prevention. The nonprofit also develops affordable housing and has developed an innovative employer-assisted housing model with AFLAC that provides "green" housing opportunities for AFLAC employees within walking distance of the company. NeighborWorks® Columbus has also created a homeownership program for military personnel as well as the "Columbus Cottage" campaign, which provides a new home for an elderly person who has an unsafe home and cannot afford the repairs.⁶¹ According to a community contact that specializes in housing, rising foreclosures continue to plague the Columbus area as a result of the fragile state of the local economy and elevated unemployment rates. Foreclosure counseling remains a significant need in the area.

⁶¹ NeighborWorks® Columbus. (accessed on January 8, 2013) available at: <http://www.nwcolumbus.org>

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To address the foreclosure crisis, Columbus-Muscogee County received approximately \$4.3 million through the Neighborhood Stabilization Program. These funds have been used to purchase foreclosed properties in low- and moderate-income areas for resale to eligible homebuyers or for affordable rental housing.

The financial stability of low- and moderate-income individuals is a significant concern in the Columbus assessment area. Approximately 11.7% of households are unbanked in the Columbus MSA, meaning they have no type of deposit account with a mainstream financial institution. In addition, 24% of households are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis. The unbanked are disproportionately lower-income and minority households.⁶² Given the significant concentration of military personnel in the area, targeted financial counseling and outreach are also needed given their unique financial and employment conditions.

A community contact indicated that there are many opportunities for banks to support local community development initiatives, but with the exception of one national bank, the contact thought banks were involved on a very limited basis. In addition, banks have reduced community development lending and grants, which is where the need is greatest, and instead are focused on providing community development services.

Demographic Characteristics by Census Tract

The following table provides demographic characteristics of the bank's assessment area based on the 2000 US census data used to analyze the bank's CRA performance.

⁶² Calculations by CFED of data from 2009 FDIC National Survey of Unbanked and Underbanked Households. (accessed on November 7, 2012); available at: <http://webtools.joinbankon.org/community/search>

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Combined Demographics Report

Assessment Area: Multi Columbus

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	10	14.7	4,891	8.0	2,468	50.5	13,981	22.8	
Moderate-income	19	27.9	15,353	25.0	3,017	19.7	11,080	18.1	
Middle-income	21	30.9	23,695	38.6	2,357	9.9	12,570	20.5	
Upper-income	16	23.5	17,386	28.4	528	3.0	23,694	38.6	
Unknown-income	2	2.9	0	0.0	0	0.0	0	0.0	
Total Assessment Area	68	100.0	61,325	100.0	8,370	13.6	61,325	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	9,985	1,573	3.0	15.8	6,724	67.3	1,688	16.9	
Moderate-income	27,339	10,720	20.7	39.2	12,710	46.5	3,909	14.3	
Middle-income	35,964	22,023	42.6	61.2	11,382	31.6	2,559	7.1	
Upper-income	25,435	17,379	33.6	68.3	6,835	26.9	1,221	4.8	
Unknown-income	290	5	0.0	1.7	209	72.1	76	26.2	
Total Assessment Area	99,013	51,700	100.0	52.2	37,860	38.2	9,453	9.5	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	940	9.7	829	9.6	73	13.8	38	8.0	
Moderate-income	1,922	19.9	1,730	20.0	104	19.7	88	18.5	
Middle-income	3,182	33.0	2,872	33.2	156	29.5	154	32.4	
Upper-income	3,238	33.6	2,915	33.7	159	30.1	164	34.5	
Unknown-income	369	3.8	301	3.5	37	7.0	31	6.5	
Total Assessment Area	9,651	100.0	8,647	100.0	529	100.0	475	100.0	
Percentage of Total Businesses:			89.6		5.5		4.9		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	25	35.7	24	35.8	1	50.0	0	0.0	
Middle-income	22	31.4	21	31.3	1	50.0	0	0.0	
Upper-income	21	30.0	21	31.3	0	0.0	0	0.0	
Unknown-income	2	2.9	1	1.5	0	0.0	1	100.0	
Total Assessment Area	70	100.0	67	100.0	2	100.0	1	100.0	
Percentage of Total Farms:			95.7		2.9		1.4		

Based on 2010 D&B information according to 2000 Census Boundaries.

Columbus Multistate Metropolitan Area

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Columbus assessment area is good. Lending activity reflects good responsiveness to assessment area credit needs. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes an adequate level of community development loans.

Regions Bank is both a HMDA and small business lender. During the review period, the bank reported 193 (50.9%) HMDA loans compared to 186 (49.1%) small business loans in Columbus assessment area. Therefore, small business lending and HMDA lending were weighted equally in determining the bank's lending test rating in the assessment area. In total, 0.2% of the bank's small business and HMDA lending by number of loans and 0.2% by dollar volume, totaling \$46.1 million, were originated in the Columbus assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Lending Activity

Lending levels reflect good responsiveness to assessment area credit needs based on small business and HMDA lending. The percentage of the bank's total lending at 0.2% is comparable to the percentage of deposits at 0.2% in this area. The bank also originated three community development loans in the Columbus assessment area. Regions Bank is not a major competitor in this market, ranking 19th in HMDA loans and 6th in small business loans in 2011.

Geographic Distribution of Loans

For this analysis, the geographic distribution of HMDA and small business lending, including both originations and purchases, was compared with available demographic information. Performance context issues and aggregate lending data were taken into consideration. Considering all these factors, Regions Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. During the review period, Regions Bank did not originate any home purchase loans in low-income tracts. The bank performed below the aggregate in 2010 and 2011. It was also noted that the aggregate lenders had very low levels of home purchase lending compared to the percentage of owner-occupied units in these tracts, which was 3.0%. This suggests limited opportunities overall for home purchase lending in low-income tracts. Minimal weight was given to this area when determining the overall rating for the geographic distribution of loans.

Home purchase lending in moderate-income tracts is adequate. During the review period, the bank originated 14.3% of its home purchase loans in moderate-income tracts, which was less than the 20.7% of the owner-occupied units located in moderate-income tracts in the assessment area. Regions Bank's performance was below the aggregate in 2010; however, the bank's performance was significantly above the aggregate in 2011.

The bank's home purchase lending in both middle- and upper-income tracts was greater than the percentage of owner-occupied units in these tracts in the Columbus assessment area.

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Home Refinance Loans

Home refinance lending in low-income tracts is adequate. During the review period, Regions Bank originated three home refinance loans in low-income tracts. The bank performed below the aggregate in 2010, but performed significantly better than the aggregate in 2011. It was also noted that the aggregate lenders had low levels of home refinance lending compared to the percentage of owner-occupied units in these tracts, which was 3.0%. This suggests limited opportunities overall for home refinance lending in low-income tracts.

Regions Bank's home refinance lending in moderate-income tracts is good. During the review period, the bank originated 14.2% of its home refinance loans in moderate-income tracts, which contain 20.7% of the owner-occupied units. Regions Bank's performance was better than the aggregate in 2010 and significantly greater than the aggregate in 2011.

The bank's home refinance lending in both middle-income and upper-income tracts was greater than the percentage of owner-occupied units in these tracts.

Home Improvement Loans

Home improvement lending in low-income census tracts is very poor. Regions Bank did not originate any home improvement loans in low-income tracts, where 3.0% of the owner-occupied units are located. The bank performed significantly below the aggregate in both 2010 and 2011.

Regions Bank's home improvement lending in moderate-income census tracts is good when compared to the percentage of owner-occupied units in these tracts and aggregate lending performance. During the review period, Regions Bank originated 33.3% of its home improvement loans in moderate-income tracts, where 20.7% of the owner-occupied units in the assessment area are located. The bank outperformed the aggregate in both 2010 and 2011.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in middle-income tracts, while lending to upper-income tracts was less than percentage of owner-occupied units in those tracts.

Small Business Loans

Regions Bank's small business lending in low-income tracts is excellent. During the review period, the bank's performance was greater than the demographic. The bank originated 12.9% of its small business loans in low-income tracts, where 9.6% of the small businesses in the assessment area are located. The bank's lending performance was better than the aggregate in both 2010 and 2011.

Small business lending in moderate-income tracts is good. Regions Bank originated 18.8% of its small business loans in moderate-income tracts, which is comparable to the percentage of small businesses at 20.0%. The bank performed less than the aggregate in 2010, but was better than the aggregate in 2011.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts, while lending in upper-income tracts was greater than the percentage of small businesses.

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

Regions Bank's borrower distribution of loans reflects good penetration throughout the assessment area. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues, such

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as local economic conditions, unemployment and poverty rates, were considered, as well as the performance of other banks.

Home Purchase Loans

Regions Bank's home purchase lending to low-income borrowers is excellent. The bank's performance was comparable to the demographic with 22.9% of its home purchase loans to low-income borrowers, while low-income families make up 22.8% of total families in the assessment area. The bank also performed significantly better than the aggregate in both 2010 and 2011.

Home purchase lending to moderate-income borrowers is good. At 20.0%, the bank's percentage of home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 18.1%. The bank's performance was less than the aggregate in 2010, but better than the aggregate in 2011.

The bank's home purchase lending to middle-income borrowers was more than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Home Refinance Loans

Regions Bank's home refinance lending to low-income borrowers is good. Although the bank performed less than the demographic with 9.0% of its home refinance loans to low-income borrowers, the bank's performance was better than the aggregate in both 2010 and 2011. Low-income families make up 22.8% of total families in the assessment area.

The bank's home refinance lending to moderate-income borrowers is excellent when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home refinance lending to moderate-income borrowers at 17.2% was similar to the percentage of moderate-income families in the assessment area at 18.1%. Regions Bank's performance was better than the aggregate in 2010 and 2011.

The bank's home refinance lending to both middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the Columbus assessment area.

Home Improvement Loans

Considering the performance of the aggregate along with other lending and demographic data, home improvement lending to low-income borrowers is good. During the review period, low-income families represented 22.8% of total families and received 12.5% of the home improvement loans. The bank performed better than the aggregate in 2010 and 2011.

Home improvement lending to moderate-income borrowers is excellent. Regions Bank's percentage of home improvement loans to moderate-income borrowers at 33.3% exceeded the percentage of moderate-income families in the assessment area at 18.1%. The bank's home improvement lending to moderate-income borrowers was considerably better than the aggregate in 2010 and 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

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Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses exceeded the aggregate in 2010 but was less than the aggregate in 2011. The bank originated 34.9% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 89.6%. However, of the 186 small business loans originated during the review period, 88 loans (47.3%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 66.3%, which was still below the percentage of small businesses in the assessment area. However, 72.0% of the 186 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was below the aggregate in 2010 and comparable to the aggregate in 2011.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the Columbus assessment area. The bank originated three community development loans totaling \$2.1 million during the review period. Two of the loans promoted economic development by financing small businesses as part of the SBA 504 Certified Development Corporation program, and one loan revitalized a low-income census tract by financing a shopping center located in the Wynnton Road Corridor Redevelopment Area. Local community development and credit needs include but are not limited to affordable housing, job growth, downtown revitalization, and neighborhood stabilization. The bank's community development loan portfolio inside the assessment exhibits adequate responsiveness to local credit needs, and the dollar amount of community development loans is adequate considering the bank's presence in the market.

Investment Test

The bank's performance in the Columbus assessment area under the investment test is good. The bank had four investments totaling \$8.2 million, including one current period investment for \$2.4 million. Direct investments in the assessment area provided support for affordable housing through Low Income Housing Tax Credits (LIHTCs) and GNMA investment vehicles. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. The broader regional investments primarily funded small businesses and startup companies through SBICs and community revitalization through a regional New Markets Tax Credit fund. Local community development and credit needs include but are not limited to affordable housing, job growth, downtown revitalization, and neighborhood stabilization. The dollar volume of Regions Bank's current and total investments exhibits responsiveness to some of the identified community needs given the bank's presence in the assessment area.

The bank did not make any contributions during the review period. However, the bank made several contributions to statewide and national organizations that may indirectly benefit the assessment area.

Service Test

The bank's service test performance in the Columbus assessment area is poor. Its retail and community development services reflect poor responsiveness to the needs of the Columbus assessment area.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of the five branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment

Columbus Multistate Metropolitan Area

area. The bank did not open any branches and closed one branch in the Columbus assessment area (in an upper-income tract). The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

Geographic Distribution of Branches

Assessment Area: Multi Columbus

Tract Category	Branches								Demographics			
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	1	20.0%	0	0	1	1	0	10	14.7%	9.3%	9.7%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	0	0.0%	0	0	0	0	0	19	27.9%	26.2%	19.9%
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	Total	2	40.0%	0	0	2	1	1	21	30.9%	37.3%	33.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Upper	Total	1	20.0%	0	1	1	1	1	16	23.5%	27.0%	33.6%
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	Total	1	20.0%	0	0	1	0	0	2	2.9%	0.2%	3.8%
	DTO	0		0	0	0						
	LS	0		0	0							
Total	Total	5	100.0%	0	1	5	3	2	68	100.0%	100.0%	100.0%
	DTO	0		0	0	0						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a limited level of community development services in the assessment area, and improvement is needed. During the review period, Regions Bank employees provided 44 service hours for community development organizations by participating in eight community development services. According to information obtained from community contacts, there are opportunities for financial institutions to participate in community development services in the assessment area. Identified needs in the community include affordable housing, neighborhood stabilization, foreclosure mitigation, and financing and support for small businesses.

Kingsport Multistate Metropolitan Area

CRA RATING FOR KINGSPORT: Satisfactory⁶³

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

Major factors supporting the rating include the following:

- Lending activity reflects good responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects good penetration throughout the assessment area. In addition, the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank is a leader in making community development loans within the assessment area.
- The bank provides an excellent level of qualified community development investments and grants in the assessment area and is often in a leadership position in response to the community development needs of the assessment area.
- Retail services are accessible to the bank's geographies and individuals of different income levels in the assessment area.
- The bank provides an adequate level of community development services throughout the assessment area.

⁶³ This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Kingsport Multistate Metropolitan Area

SCOPE OF EXAMINATION

The time period, products and affiliates evaluated for the Kingsport multistate assessment area are consistent with the overall scope described in the Description of the Institution section of this report. Regions Bank's performance in Kingsport was evaluated using full-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN KINGSFORT

The Kingsport assessment area includes Hawkins and Sullivan counties in Tennessee and Bristol City in Tennessee and Virginia. The assessment area is part of the multistate Kingsport-Bristol MSA that also includes Scott and Washington counties in Virginia. The majority of the assessment area is in Tennessee, with only Bristol City, Virginia, across the state line. Kingsport, Tennessee, located in Sullivan County, is the principal city in the assessment area. There are 49 census tracts in the assessment area which includes 8 moderate-income tracts. There are no low-income tracts in the assessment area. Regions Bank operates nine branches in the assessment area, two of which are located in moderate-income tracts and four in areas that border moderate-income tracts. These branches represent 0.5% of the bank's total branches. Seven branches are in Tennessee and two branches are in Virginia. As of June 30, 2011, the bank had \$464.6 million in deposits in Kingsport, representing 0.5% of Regions Bank's total deposits in all the assessment areas. Of the 86,664 HMDA loans originated and purchased by Regions Bank, 421 (0.5%) were in the Kingsport assessment area. Of the 107,574 small business loans originated and purchased by Regions Bank, 737 (0.7%) were in the Kingsport assessment area.

Population and Income Characteristics

Population in the Kingsport assessment area grew by about 3.3% between 2000 and 2010, which was well below the population growth rate for Tennessee of 11.4%. The total population in the assessment area was 231,491 in 2010 and about 67% lived in Sullivan County. Kingsport, the largest city in the assessment area, had approximately 48,000 residents, representing 8% growth since 2000.⁶⁴

Median family income in the Kingsport-Bristol MSA is lower than the median family income in both Tennessee and Virginia. For the purposes of this analysis, HUD's median family income for the Kingsport MSA for 2010 and 2011 is used. As shown, the median family income was almost unchanged between 2010 and 2011, increasing from \$49,400 to \$49,500. The 2011 median family income in Tennessee was \$53,900, and \$75,800 in Virginia. The following table provides a breakdown of the estimated annual income based on income classification (i.e., low, moderate, middle and upper).

Borrower Income Levels
Kingsport-Bristol-Bristol, TN-VA MSA

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$49,400	0	- \$24,699	\$24,700	- \$39,519	\$39,520	- \$59,279	\$59,280	- & above
2011	\$49,500	0	- \$24,749	\$24,750	- \$39,599	\$39,600	- \$59,399	\$59,400	- & above

⁶⁴ U.S. Census Bureau, Accessed through PolicyMap. (accessed on January 30, 2013); available from <http://www.policymap.com>

Kingsport Multistate Metropolitan Area

Within the assessment area, US census estimates show that the median family income between 2006 and 2009 ranged from \$39,212 in Bristol City to \$50,677 in Sullivan County.⁶⁵

The number of people living in poverty in the Kingsport assessment area has increased since 2000, particularly in Bristol City. The poverty rate ranges from 15.9% in Sullivan County to 23.4% in Bristol City. The number of people living below the federal poverty level in Bristol City increased by almost 50% between 2000 and 2010.⁶⁶ Food stamp usage, another indicator of financial distress, has increased in the assessment area. In 2009, 27% of the population in Bristol City, 22% in Hawkins County, and 16% in Sullivan County relied on food stamps.⁶⁷

Housing Characteristics

The housing market in the Kingsport assessment area weakened during the economic downturn, but to a lesser degree than in other metropolitan markets. Housing prices in the Tennessee counties rose between 2002 and 2009 and experienced some decline after 2009, but have overall remained stable. In Hawkins County, home prices fell by about 8% between 2009 and 2010, but were already rebounding in 2011. In Sullivan County, there has been very little change in the median housing price over the past five years. The median home prices in 2011 were \$117,000 in Hawkins County and \$125,000 in Sullivan County, well below the median home price in Tennessee of \$150,925.⁶⁸ The median home price in both Bristol, Tennessee, and Bristol, Virginia, was lower than elsewhere in the assessment area. Foreclosures in 2011 accounted for 20% of sales in Bristol, Virginia, and 19% of sales in Bristol, Tennessee, compared to 12% in Kingsport. The increased number of foreclosure sales in the two Bristols likely contributes to the lower home prices.⁶⁹

New home construction in the assessment area has declined by over 73% since the pre-recession peak in 2004. In 2011, just 222 building permits for new single-family homes were issued in the assessment area. In Sullivan County, the number of building permits issued fell from 705 in 2005 to just 173 in 2011. New construction in Bristol City and Hawkins County has been minimal since the market started to decline.⁷⁰ Home sales have also fallen off significantly, declining by 65% in Hawkins and Sullivan counties since the peak in 2005.⁷¹

The rate of foreclosures and mortgage delinquencies in the assessment area has increased significantly. The percentage of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) rose from 4.6% in January 2010 to 7.8% in December 2011. Hawkins County had the highest rate of seriously delinquent mortgages, reaching 10.7% of all mortgages at the end of 2011.⁷²

The homeownership rate varies in the assessment area. Bristol City has the lowest rate at 61% while in Sullivan and Hawkins counties, the homeownership rate is 73% and 76%, respectively. Housing is considered affordable in the Kingsport assessment area, particularly in Bristol City and Hawkins County. Almost 61% of the homes in Bristol City were considered affordable to a family earning less than 80% of the area median

⁶⁵ U.S. Census Bureau, Accessed through PolicyMap. (accessed on January 30, 2013); available from <http://www.policymap.com>

⁶⁶ U.S. Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

⁶⁷ U.S. Census Bureau, Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

⁶⁸ TN Housing Development Agency calculations of data provided by Property Assessment Division, Office of the Comptroller, State of Tennessee. (accessed on January 28, 2013); available at: <http://tn-tennesseehda.civicplus.com/index.aspx?NID=178>

⁶⁹ TriCities.com. "Home sales fall significantly for third year in both Bristols." January 31, 2012. (accessed on January 30, 2013); available at: http://www.tricity.com/news/article_311134d3-3ad0-5267-9ae6-9a800f5ca72d.html

⁷⁰ Boxwood Means. Accessed through PolicyMap. (accessed on January 8, 2013); available at: <http://www.policymap.com>

⁷¹ TN Housing Development Agency calculations of data provided by Property Assessment Division, Office of the Comptroller, State of Tennessee. (accessed on January 28, 2013); available at: <http://tn-tennesseehda.civicplus.com/index.aspx?NID=178>

⁷² Federal Reserve Bank of Atlanta calculations of data provided by LPS.

Kingsport Multistate Metropolitan Area

income in 2009. Sullivan County was less affordable, with 47% of homes affordable to the same income family. Affordable rental housing is a concern. In Sullivan and Hawkins counties, approximately 37% of renters were considered cost burdened, meaning they spent more than 30% of their gross income on housing expenses in 2009. In Bristol City, 41% of renters were considered cost burdened.⁷³

Employment and Economic Conditions

The economy in the Kingsport assessment area is driven by a mix of industries, agriculture, and tourism. There are employment clusters in a number of different sectors including manufacturing, retail, administrative and waste services, construction, health care and social services, accommodation and food services, and local government.⁷⁴ Sullivan County is the primary employment center in the Kingsport MSA, drawing workers from all surrounding counties. The largest employment sectors in the county are manufacturing, health care and educational services, leisure and hospitality, and local government.⁷⁵

In 1917, Kingsport was the first city planned to accommodate modern industry in the United States. It has always had a significant industrial sector and today is most often recognized as the home of Eastman Chemical, a Fortune 500 company. Eastman Chemical was started in Kingsport in 1920 and today manufactures and markets chemicals, fibers and plastics worldwide. Eastman is by far the largest employer in the region, with almost 7,000 employees and 2,500 contract employees. The company continues to invest in the Kingsport operation, most recently announcing \$1.3 billion to support capacity improvements and expansion. In addition to the employment impact associated with Eastman, the company is a major supporter of the Kingsport community, including \$2.2 million in donations to United Way in 2011. However, the environmental impact of the plant on the surrounding area is a concern, and there is some risk that additional regulatory restrictions might impact the company's long-term operations in the region.⁷⁶

There are a number of other large employers in both Sullivan and Hawkins counties. Kingsport is a regional center for health care, and the Holston Valley Medical Center and Wellmont Health Systems each employ more than 4,500. Other major employers include US Fence (Hawkins County) and the Sullivan County Board of Education. There are about 8 other companies that employ more than 500, though the majority of the businesses in the region are much smaller.⁷⁷

Like the rest of the nation, the Kingsport area was impacted by the national recession, experiencing job loss and rising unemployment. The Kingsport MSA lost about 8,000 jobs between March 2008 and February 2010, with most of the job loss in the manufacturing sector.⁷⁸ Unemployment in the Kingsport MSA peaked in 2009 at 9.4%, but has been declining over the past two years. Overall, unemployment in the Kingsport, MSA compares favorably to the state of Tennessee unemployment rate, but is well above the unemployment rate in Virginia.⁷⁹

⁷³ U.S. Census Bureau and HUD. Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

⁷⁴ Bureau of Labor Statistics, 2010 Regional Economic Information Systems

⁷⁵ NETWORKS-Sullivan Partnership. "Sullivan County Community Profile" (accessed on January); available at: <http://www.networkstn.com/files/Oct%202012%20Community%20Profile.pdf>

⁷⁶ Eastman Chemical. "Kingsport Facts and Figures through 2011" (accessed on January 31, 2013); available at: http://www.eastman.com/Literature_Center/Misc/Kingsport_Facts_Figures.pdf

⁷⁷ NETWORKS-Sullivan Partnership. "Sullivan County Community Profile" (accessed on January 31, 2013); available at: <http://www.networkstn.com/files/Oct%202012%20Community%20Profile.pdf>

⁷⁸ Middle Tennessee State University, Business and Economic Research Center. Tracking Tennessee Economic Recovery, Kingsport-Bristol MSA. (access on January 31, 2013); available at: <http://capone.mtsu.edu/berc/tacir/kingsportbristol.html>

⁷⁹ Bureau of Labor Statistics

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Unemployment Rates

Assessment Area: Multi Kingsport

Area	Years - Annualized	
	2010	2011
Kingsport MSA	8.8	8.1
Hawkins County	9.5	8.9
Sullivan County	8.5	8.7
Tennessee	9.8	9.2
Bristol City	9.6	9.2
Virginia	6.9	6.2

Not Seasonally Adjusted

Since 2010, nonfarm jobs in the area have been increasing slowly. Job growth has been strongest in the education and health services, leisure and hospitality, and construction sectors. However, some sectors continue to struggle, with job loss continuing in retail, information, and government.⁸⁰

Competition

Regions holds the largest share of deposits in the Kingsport assessment area, closely followed by First Tennessee. According to the June 30, 2011 FDIC Summary of Deposits Report, Regions had \$464.6 million in deposits, or 14.8% of the market. First Tennessee had 13.6% of deposits, and eight institutions had between 5% and 9% of deposits. Overall, there were 24 banks active in the market operating 88 branches.

Regions ranked 7th out of 216 HMDA reporters in 2010 with 3.7% of total loans. Overall HMDA lending in the assessment area declined between 2010 and 2011, and Regions Bank's HMDA lending followed the same trend; however, Regions maintained 3.7% of all HMDA loans and was again ranked 7th in 2011. Eastman Credit Union, Wells Fargo Bank, and Bank of America are the leading HMDA lenders in the market.

Regions ranked 2nd out of 41 small business loan reporters in 2010 with 12.9% of the loans. Small business lending increased in the assessment area between 2010 and 2011, and Regions moved up to become the market leader in 2011 with 17.1% of all loans. American Express was the other primary small business lender in the market both years.

Community Development

Supporting small business and increasing the supply of affordable housing are two important needs in the Kingsport area, and there is an active network of organizations working to address each of these issues. The Kingsport Office of Small Business Development and Entrepreneurship (KOSBE), an initiative under the Kingsport Chamber of Commerce, is the primary resource for small business owners, providing training and other types of assistance. KOSBE formed a partnership to serve as the local affiliate for the Small Business Development Center at East Tennessee State University, which allows the organization to assist small business owners in the surrounding counties. The Holston Business Development Center is a business incubator located

⁸⁰ NETWORKS-Sullivan Partnership. "Sullivan County Community Profile" (accessed on January 31, 2013); available at: <http://www.networkstn.com/files/Oct%202012%20Community%20Profile.pdf>

⁸⁰ Middle Tennessee State University, Business and Economic Research Center. Tracking Tennessee Economic Recovery, Kingsport-Bristol MSA. (access on January 31, 2013); available at: <http://capone.mtsu.edu/berc/tacir/kingsportbristol.html>

Kingsport Multistate Metropolitan Area

in Kingsport and is also a good resource for small businesses. Finally, there is access to alternative financing for small businesses through a Tennessee-based community development financial institution that has a presence in the Kingsport area and several revolving loan funds (operated through the City of Bristol and the First Tennessee Development District).

A community contact specializing in small business assistance noted that securing capital for small business owners was the number one challenge. Banks had tightened underwriting standards and small businesses couldn't get loans. Thus, sources of alternative financing are very important. However, the contact indicated that while banks were not as active lending, they were still very engaged in providing assistance through local intermediaries for small business owners.

There are several organizations working together to address the affordable housing needs in the area. Two of the biggest needs in the region are affordable rental housing for the lowest-income renters, as well as assistance with rehabilitating substandard housing. The Kingsport Housing and Redevelopment Authority (KHRA) is very active in developing and promoting affordable housing. The agency operates traditional public housing and received a HOPE VI grant in 2006 to redevelop a large public housing project. The agency is looking at more opportunities to redevelop public housing and recently received a grant from HUD to study revitalization options. KHRA also operates a Family Self Sufficiency program to help public housing residents become more financial stable, and eventually, possibly homeowners. There is also a nonprofit housing developer located in Johnson City that serves Sullivan County, providing both housing development and housing counseling programs. Finally, through the First Tennessee Development District, there is down payment assistance as well as grants to help the elderly with home repair.

The City of Bristol, Tennessee, serves as the lead entity for the Northeast Tennessee/Virginia HOME Consortium. Under the HOME Program of the U S Department of Housing & Urban Development (HUD), local governments are able to join together to form a "consortium" in order to receive HOME funding for affordable housing. Forming a consortium enables local governments that would not otherwise qualify for HOME Program funding under the formula criteria to join with other units of local government to receive a direct allocation of funds. This creates an opportunity for these jurisdictions to take a more regional, collaborative approach to meeting their affordable housing needs. The Northeast Tennessee/Virginia HOME Consortium (the only HOME Consortium in the state of Tennessee) was initially funded July 1, 2003, and has grown to include seven cities and counties. The consortium works together to develop a plan for housing and community development in the region that the individual agencies will implement. The consortium has been instrumental in bringing new sources of funds for affordable housing that would not otherwise have been available in the region.

Foreclosure has not been a significant issue in the region, but Sullivan County did receive some funds to help stabilize neighborhoods impacted by foreclosures. Through the Neighborhood Stabilization Program allocation to the Tennessee Housing Development Agency (THDA), Sullivan County received about \$430,000. These funds have been used to purchase foreclosed properties in low- and moderate-income areas for resale to eligible homebuyers or for affordable rental housing.

Demographic Characteristics by Census Tract

The following table provides demographic characteristics of the bank's assessment area based on the 2000 US census data used to analyze the bank's CRA performance.

Kingsport Multistate Metropolitan Area

Combined Demographics Report

Assessment Area: Multi Kingsport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	12,707	19.3
Moderate-income	8	16.3	7,952	12.1	1,563	19.7	11,931	18.1
Middle-income	30	61.2	44,341	67.2	4,774	10.8	15,206	23.1
Upper-income	11	22.4	13,648	20.7	723	5.3	26,097	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	49	100.0	65,941	100.0	7,060	10.7	65,941	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	14,320	7,451	10.6	52.0	5,223	36.5	1,646	11.5
Middle-income	68,036	48,110	68.3	70.7	14,050	20.7	5,876	8.6
Upper-income	19,581	14,844	21.1	75.8	3,492	17.8	1,245	6.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	101,937	70,405	100.0	69.1	22,765	22.3	8,767	8.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,672	18.9	1,463	18.4	108	22.7	101	23.9
Middle-income	5,473	61.9	4,936	62.1	285	59.9	252	59.7
Upper-income	1,700	19.2	1,548	19.5	83	17.4	69	16.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,845	100.0	7,947	100.0	476	100.0	422	100.0
Percentage of Total Businesses:			89.8		5.4		4.8	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	17	8.3	16	7.8	0	0.0	1	100.0
Middle-income	168	82.0	168	82.4	0	0.0	0	0.0
Upper-income	20	9.8	20	9.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	205	100.0	204	100.0	0	.0	1	100.0
Percentage of Total Farms:			99.5		.0		.5	

Based on 2010 D&B information according to 2000 Census Boundaries.

Kingsport Multistate Metropolitan Area

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Kingsport assessment area is good, and lending activity reflects good responsiveness to assessment area credit needs. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank is a leader in making community development loans.

Regions Bank is both a HMDA and small business lender. During the review period, the bank reported 421 (36.4%) HMDA loans compared to 737 (63.6%) small business loans in the Kingsport assessment area. Therefore, small business lending was weighted more heavily than HMDA lending in determining the bank's lending test rating in the assessment area. In total, 0.6% of the bank's small business and HMDA lending by number of loans and 0.4% by dollar volume totaling \$88.7 million were originated in the Kingsport assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Lending Activity

Lending levels reflect good responsiveness to assessment area credit needs based on small business, HMDA, and community development lending. The percentage of the bank's total lending at 0.6% is comparable to the percentage of deposits at 0.5% in this area. The bank also originated four community development loans in the Kingsport assessment area. Regions Bank is a major competitor in this market, ranking 7th in HMDA loans and 1st in small business loans in 2011.

Geographic Distribution of Loans

For this analysis, the geographic distribution of HMDA and small business lending, including both originations and purchases, was compared with available demographic information. There are no low-income tracts in the Kingsport assessment area. Performance context issues and aggregate lending data were taken into consideration. Considering all these factors, Regions Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in moderate-income tracts is excellent. During the review period, the bank originated 11.7% of its home purchase loans in moderate-income census tracts, which was greater than the 10.6% of the owner-occupied units located in moderate-income tracts. Regions Bank's performance was better than the aggregate in both 2010 and 2011.

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in middle-income tracts, while lending in upper-income tracts was greater than percentage of owner-occupied units in those tracts.

Home Refinance Loans

Regions Bank's home refinance lending in moderate-income census tracts is adequate. During the review period, the bank originated 6.9% of its home refinance loans in moderate-income census tracts, where 10.6% of the owner-occupied units are located. Regions Bank's performance was below the aggregate in 2010, but better than the aggregate in 2011.

Kingsport Multistate Metropolitan Area

The bank's home refinance lending in middle-income tracts was less than the percentage of owner-occupied units in middle-income tracts, while lending in upper-income tracts was greater than percentage of owner-occupied units in those tracts.

Home Improvement Loans

Regions Bank's home improvement lending in moderate-income census tracts is good when compared to the percentage of owner-occupied units in these tracts and aggregate lending performance. During the review period, Regions Bank originated 20.0% of its home improvement loans in moderate-income tracts, where 10.6% of the owner-occupied units in the assessment area are located. The bank's performance was comparable to the aggregate in 2010 and was significantly better than the aggregate in 2011.

The bank's home improvement lending in middle-income tracts was less than the percentage of owner-occupied units in middle-income tracts, while lending in upper-income tracts was greater than percentage of owner-occupied units in those tracts.

Small Business Loans

Small business lending in moderate-income census tracts is good. Regions Bank originated 20.2% of small business loans in moderate-income tracts, which was greater than the percentage of small businesses at 18.4%. The bank performed better than the aggregate in both 2010 and 2011.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts, while lending in upper-income tracts was greater than the percentage of small businesses.

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

Regions Bank's borrower distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues, such as local economic conditions, unemployment, and poverty rates, were considered, as well as the performance of other banks.

Home Purchase Loans

Regions Bank's home purchase lending to low-income borrowers is adequate. The bank's performance was less than the demographic with 8.3% of its home purchase loans to low-income borrowers, while low-income families make up 19.3% of total families in the assessment area. The bank's performance was comparable to the aggregate in 2010 and was slightly below the aggregate in 2011.

Home purchase lending to moderate-income borrowers is good. At 26.1%, the bank's percentage of home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 18.1%. The bank's performance was better than the aggregate in 2010 and comparable to the aggregate in 2011.

The bank's home purchase lending to middle-income borrowers was more than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Kingsport Multistate Metropolitan Area

Home Refinance Loans

Regions Bank's home refinance lending to low-income borrowers is excellent. The bank performed less than the demographic with 11.1% of its home refinance loans to low-income borrowers. Low-income families make up 19.3% of total families in the assessment area, the bank's performance was considerably better than the aggregate in both 2010 and 2011.

Regions Bank's home refinance lending to low-income borrowers is excellent. The bank performed less than the demographic with 11.1% of its home refinance loans to low-income borrowers. Low-income families make up 19.3% of total families in the assessment area. The bank's performance was considerably better than the aggregate in both 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is good when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home refinance lending to moderate-income borrowers at 18.1% was the same as the percentage of moderate-income families in the assessment area at 18.1%. Regions Bank's performance was comparable to the aggregate in 2010 and better than the aggregate in 2011.

Home Improvement Loans

Considering the performance of the aggregate along with other lending and demographic data, home improvement lending to low-income borrowers is excellent. During the review period, low-income families represented 19.3% of total families and received 36.0% of the home improvement loans. The bank performed significantly better than the aggregate in both 2010 and 2011.

Home improvement lending to moderate-income borrowers is good. Regions Bank's percentage of home improvement loans to moderate-income borrowers at 20.0% exceeded the percentage of moderate-income families in the assessment area at 18.1%. The bank's home improvement lending to moderate-income borrowers was better than the aggregate in 2010 but less than the aggregate in 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses exceeded the aggregate in 2010 but was less than the aggregate in 2011. The bank originated 32.3% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 89.8%. However, of the 737 small business loans originated during the review period, 423 loans (57.4%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 75.8%, which was still below the percentage of small businesses in the assessment area. However, 94.0% of the 737 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was better than the aggregate in both 2010 and 2011.

Community Development Lending

Regions Bank is a leader in making community development loans in the Kingsport assessment area. The bank originated four community development loans totaling \$12.6 million during the review period. The majority of the loans financed affordable housing for low- and moderate-income individuals, which is responsive to local

Kingsport Multistate Metropolitan Area

community development needs. Other local credit needs include but are not limited to small business development and finance, and neighborhood revitalization. The bank's community development loan portfolio inside the assessment area exhibits good responsiveness to the credit needs of low- and moderate-income individuals and geographies and small businesses. The dollar amount of community development loans is excellent relative to the bank's presence in the market.

Details of community development lending are as follows:

- Three loans totaling more than \$12.5 million in support of Low Income Housing Tax Credit (LIHTC) affordable housing projects that will provide more than 250 units restricted to tenants earning less than 80% of the area median income; and
- One loan to support the development of a daycare facility in a moderate-income census tract that services the local community and charges fees based on a sliding scale according to income.

Investment Test

The bank's performance in the Kingsport assessment area under the investment test is excellent. The bank had six investments totaling \$23.3 million, including one current period investment for \$8.4 million. Direct investments in the assessment area provided support for affordable housing through LIHTCs and GNMA investment vehicles. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. The broader regional investments primarily funded small businesses and startup companies through SBICs and other small business funds. Local community credit needs include but are not limited to affordable housing for low- and moderate-income individuals, economic development activities including small business finance, and financial stability for low- and moderate-income individuals. The dollar volume of Regions Bank's current and total investments exhibits responsiveness to some of the identified community needs given the bank's presence in the assessment area.

The bank also made 11 contributions totaling \$14,000. Contributions were given primarily to organizations involved in promoting economic development and providing community services targeted to low- and moderate-income individuals. In addition, the assessment area was positively impacted by several statewide contributions.

Service Test

The bank's service test performance in the Kingsport assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the Kingsport assessment area.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of the nine branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open any branches and closed one branch (in a moderate-income tract) in the Kingsport assessment area. The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in moderate-income geographies or to low- and moderate-income individuals. The bank has extended hours for branches in moderate-income geographies, and the level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

Kingsport Multistate Metropolitan Area

Geographic Distribution of Branches

Assessment Area: Multi Kingsport

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Moderate	Total	2	22.2%	0	1	1	2	0				
	DTO	0		0	0	0			8	16.3%	13.7%	18.9%
	LS	0		0	0							
Middle	Total	6	66.7%	0	0	6	6	1				
	DTO	0		0	0	0			30	61.2%	66.8%	61.9%
	LS	0		0	0							
Upper	Total	1	11.1%	0	0	1	1	0				
	DTO	0		0	0	0			11	22.4%	19.6%	19.2%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Total	Total	9	100.0%	0	1	8	9	1				
	DTO	0		0	0	0			49	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides an adequate level of community development services in the assessment area. During the review period, Regions Bank employees provided 161 service hours in various capacities for community development organizations by participating in 24 community development services. Many of the community development services focused on education and service on the boards of directors of community organizations that aided moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered by teaching financial education classes to middle and high school students. The majority of these schools have a high number of students on free or reduced price lunch programs

Memphis Multistate Metropolitan Area

CRA RATING FOR MEMPHIS: Satisfactory⁸¹

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

Major factors supporting the rating include the following:

- Lending activity reflects good responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects excellent penetration throughout the assessment areas. In addition, the distribution of borrowers reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank is a leader in making community development loans within the assessment areas.
- The bank provides a significant level of qualified community development investments and grants in the assessment areas and is often in a leadership position in response to the community development needs of the assessment areas.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides a relatively high level of community development services throughout the assessment areas.

⁸¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Memphis Multistate Metropolitan Area

SCOPE OF EXAMINATION

The time period, products and affiliates evaluated for the Memphis multistate assessment area are consistent with the overall scope described in the Description of the Institution section of this report. Regions Bank's performance in Memphis was evaluated using full-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MEMPHIS

The Memphis assessment area includes Crittenden County in Arkansas, DeSoto and Tate counties in Mississippi, and Fayette, Shelby and Tipton counties in Tennessee. The assessment area represents the majority of the eight-county Memphis TN-MS-AR MSA. Memphis is the primary city in the assessment area. The assessment area has 278 census tracts, with 48 low-income and 66 moderate-income tracts. FEMA declared all the counties as a federal disaster area on May 4, 2010, due to tornadoes, straight-line winds, severe storms, and flooding. Regions operates 55 branches in the Memphis assessment area, including three in low-income tracts, 10 in moderate-income tracts, and a total of 14 bordering at least one low- or moderate-income tract. These branches represent 3.2% of the bank's total branches. Four of the branches are in Arkansas, six branches are located in Mississippi, and 45 branches are in Tennessee. As of June 30, 2011, the bank had \$3.8 billion in deposits in Memphis, representing 3.9% of Regions Bank's total deposits in all the assessment areas. Of the 86,664 HMDA loans originated and purchased by Regions Bank, 2,841 (3.3%) were in the Memphis assessment area. Of the 107,574 small business loans originated and purchased by Regions Bank, 2,920 (2.7%) were in the Memphis assessment area.

Population and Income Characteristics

Population in the Memphis assessment area grew by about 9.2% between 2000 and 2010, which was less than the population growth rate in Tennessee of 11.4%, but slightly above the growth rate for Arkansas at 9%, and well above the growth rate in Mississippi at 4.3%. The growth was very uneven across the assessment area. The most dramatic increase occurred in DeSoto County, Mississippi, which grew by over 50% to a population in 2010 of 161,252.⁸²

Shelby County is the largest county in the assessment area, with approximately 928,000 residents, or 74% of the total population in the assessment area. Shelby experienced modest growth of about 3.4% between 2000 and 2010. Memphis is the largest city in the assessment area and in the state of Tennessee, with 647,000 residents. The growth in Shelby County occurred outside the city of Memphis, which actually lost less than 1% of its population. Bartlett and Collierville, two suburbs of Memphis in Shelby County, experienced significant growth of more than 35% between 2000 and 2010. Southaven, another suburb of Memphis in DeSoto County, Mississippi, grew by 68% over the past decade to 48,982 residents, making it the fourth largest city in Mississippi. The population figures demonstrate the sprawl that is occurring as the population moves away from the city of Memphis to newer suburban locations.⁸³

Median family income in the Memphis MSA is above the median family income in Tennessee, Arkansas and Mississippi. For the purposes of this analysis, HUD's median family income for the Memphis TN-MS-AR MSA for 2010 and 2011 is used. As shown, the median family income barely increased from \$58,100 to \$58,300. The following table provides a breakdown of the estimated annual income based on income classification (i.e., low, moderate, middle and upper).

⁸² US Census Bureau, Accessed through PolicyMap. (accessed on January 30, 2013); available from <http://www.policymap.com>

⁸³ US Census Bureau, Accessed through PolicyMap. (accessed on January 30, 2013); available from <http://www.policymap.com>

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Borrower Income Levels Memphis, TN-MS-AR MSA

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2010	\$58,100	0 - \$29,049	\$29,050 - \$46,479	\$46,480 - \$69,719	\$69,720 - & above
2011	\$58,300	0 - \$29,149	\$29,150 - \$46,639	\$46,640 - \$69,959	\$69,960 - & above

Within the assessment area, US census estimates show that the median family income between 2006 and 2010 ranged from \$42,042 in Crittenden County to \$66,061 in DeSoto County. The income variation is even greater between the cities in the assessment area, ranging from \$42,578 in Memphis to \$127,212 in Germantown.⁸⁴

Memphis ranked as the poorest large metro area (defined as a region with more than one million residents) in the country according to 2010 census estimates. The poverty rate in the MSA was 19.1%, and in the Memphis city limits, the poverty rate exceeded 26%. Memphis has long been plagued with high poverty, but the conditions worsened significantly during the economic downturn.⁸⁵ Crittenden County has the highest poverty rate in the MSA with 27.4% of residents estimated to live below the federal poverty level between 2006 and 2010.⁸⁶ Food stamp usage, another indicator of financial distress, has also increased in the assessment area. In 2009, 27.9% of the population in Crittenden and 25.8% of the population in Shelby County received food stamps. Across the MSA, almost 19% of the population received food stamps.⁸⁷

Housing Characteristics

The housing market in the Memphis assessment area declined substantially during the economic downturn. According to the National Association of Realtors, the median housing price for the Memphis MSA declined by about 6% between 2009 and 2011, from \$119,200 to \$112,300. Nationally, home prices fell by about 3.4% over this time period.⁸⁸ In the Tennessee portion of the assessment area, the median home prices are much lower. According to the Memphis Area Association of Realtors, the median home price in the Greater Memphis Area (Shelby, Fayette and Tipton counties) declined from \$93,500 to \$87,570 between 2010 and 2011.⁸⁹

The home sales market in the region is soft, though showed some signs of improvement in 2012. The Memphis Area Association of Realtors notes that sales declined by 10% between 2010 and 2011. The market started to recover in 2012 with sales up by 17% over 2011. However, foreclosures are still a big issue in the market, and in 2012, bank sales represented 28% of all home sales.⁹⁰

⁸⁴ US Census Bureau, Accessed through PolicyMap. (accessed on January 30, 2013); available from <http://www.policymap.com>

⁸⁵ The Commercial Appeal. "Census calls Memphis poorest in nation." September 23, 2011. (accessed on February 6, 2013); available at: <http://www.commercialappeal.com/news/2011/sep/23/census-calls-city-poorest-in-nation/>

⁸⁶ US Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

⁸⁷ US Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

⁸⁸ National Association of Realtors. "Metropolitan Median Area Prices and Affordability" (accessed on November 5, 2012); available from: <http://www.realtor.org/sites/default/files/reports/2012/embargoed/2012-q1-metro-home-prices-49bc10b1efdc1b8cc3eb66dbcdad55f7/metro-home-prices-q1-single-family-2012-05-09.pdf>

⁸⁹ Memphis Area Association of Realtors. "December and Year End 2011 Report." (accessed on February 7, 2013); available at: <http://www.maar.org/default.aspx?p=38107&naid=9199>

⁹⁰ Memphis Area Association of Realtors, Market Reports. (accessed on February 7, 2013); available at: http://www.maar.org/assets/1151/sales_stats_december_2012.pdf

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New home construction in the assessment area peaked in 2005 with 9,427 new single-family permits and declined by 83% by 2011. Shelby, Fayette, and Tate counties have seen construction activity pick up again, though new permits remain far below the peak levels. Elsewhere in the assessment area, building permits have continued to decline.⁹¹ The new activity in Shelby County is occurring primarily in new subdivisions outside the city of Memphis.⁹²

The Memphis housing market has been severely impacted by the foreclosure crisis, particularly in certain submarkets. The percentage of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) rose from 8.0% in January 2010 to 12.1% in December 2011. Tate County, Mississippi, had the highest rate of seriously delinquent mortgages at 16% at the end of 2011, followed by Tipton County, Tennessee, at 14.6%.⁹³ Foreclosures have long been an issue in Memphis, first due to the high concentration of subprime mortgages, and then as a result of rising unemployment.

The homeownership rate varies across assessment area, from a low of 58% in Crittenden County to a high of 82% in Fayette County. In all counties the homeownership rate declined between 2000 and 2010. The homeownership rate in Shelby County in 2010 was about 60%; however, in Memphis, just over 50% of households are homeowners.⁹⁴

Housing affordability also varies in the assessment area. DeSoto County is the least affordable, and in 2009, only 24% of the homes were considered affordable to a family earning less than 80% of the area median income. Tate and Crittenden counties are the most affordable, with 54% and 50% of homes in each county, respectively, considered affordable. Similar to most markets, affordable housing is a concern throughout the Memphis MSA. In 2009, 50% of renters were considered cost burdened, meaning they spent more than 30% of their gross income on housing expenses. In Shelby County, 52% of all renters are considered cost burdened and 28% are considered severely cost burdened, meaning they spend more than 50% of their income on rent. In addition, over 30% of homeowners in Shelby County were considered cost burdened.⁹⁵

Employment and Economic Conditions

Memphis is located on the Mississippi River, accessible by two US Interstates and close to numerous rail lines. The centralized location makes it easier to get from Memphis to more major metropolitan markets than any other city in the central US. As a result, the Memphis area has become a center for distribution and logistics, and “America’s Aerotropolis.” According to the Greater Memphis Chamber, an aerotropolis is a city or an economic hub that extends out from a large airport into a surrounding area that consists mostly of distribution centers, office buildings, light manufacturing firms, convention centers, and hotels, all linked to the airport via roads, expressways, and rail lines.⁹⁶ The Memphis Airport is the world’s busiest airport in terms of cargo tonnage, and 98% of the cargo is handled by Fed Ex, the region’s largest employer with 31,000 employees. The

⁹¹ US Census Bureau, Residential Construction Branch. Accessed through PolicyMap. (accessed on January 31, 2013); available at: <http://www.policymap.com>

⁹² US Department of Housing and Urban Development, Office of Policy Development and Research. “Memphis, Tennessee-Mississippi-Arkansas, April 1, 2012” (accessed February 8, 2013); available at: http://www.huduser.org/portal/publications/PDF/MemphisTN_comp.pdf

⁹³ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

⁹⁴ US Census Bureau. Accessed through PolicyMap. (accessed on February 6, 2013); available from <http://www.policymap.com>

⁹⁵ US Census Bureau and HUD. Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

⁹⁶ Greater Memphis Chamber. (accessed on February 8, 2013); available at: <http://www.memphischamber.com/Economic-Development/Aerotropolis.aspx>

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airport is a significant economic engine for the region, and according to a 2007 study, the airport had an economic impact of \$28.6 billion and 220,000 jobs in the Memphis MSA.⁹⁷

While Memphis is known as a center for distribution and logistics, the economy is fairly diverse, and the city is home to three Fortune 500 companies with Fed Ex, International Paper and AutoZone.⁹⁸ The area is also home to First Tennessee, giving it a significant banking presence. There are employment concentrations in multiple sectors in the assessment area, including wholesale and retail trade, government, education and health services, professional and business services, and transportation and utilities. In addition to the three Fortune 500 companies, other major employers include Methodist Healthcare, Baptist Memorial Health Care Corporation, Wal-Mart, University of Tennessee Health Science Center, Harrah's Entertainment, St. Jude Children's Research Hospital, and First Horizon National Corporation. The school districts in each county are also significant employers.⁹⁹

The Memphis area was hit hard by the recession, and recovery has been slow. Between 2007 and 2009, there was job loss in many sectors, with the largest declines in manufacturing, construction, financial, and information services. However, several sectors were already rebounding by 2011, including construction and professional services.

The only sector that has not lost employment is education and health services, which steadily grew even during the recession.¹⁰⁰ Several of the anchor institutions in this sector include the University of Memphis, which employs 2,500 faculty and staff and enrolls more than 22,725 students, and the University of Tennessee Health Science Center in Shelby County, which employs 3,550 people. Finally, in 2011, Methodist Healthcare began constructing a \$137 million, 100-bed hospital in Olive Branch, DeSoto County, Mississippi, which is expected to create 500 jobs in the Memphis MSA.

While the number of jobs in the MSA is increasing again, nonfarm payrolls remain 42,500 jobs below the peak of 640,800 recorded in 2007.¹⁰¹ Since 2007, unemployment has increased across the assessment area, peaking at 10.1% in 2010. The unemployment rate in the MSA was well above all states represented in the MSA, with the exception of Mississippi. Since 2010, unemployment has started to improve across the assessment area. The unemployment rate was highest in Crittenden County in 2011 at 12.6% and lowest in DeSoto County at 8.0%. In Shelby County, the unemployment rate in 2011 was 9.9%, higher than the unemployment rate in Tennessee at 9.2%.

⁹⁷ US Department of Housing and Urban Development, Office of Policy Development and Research. "Memphis, Tennessee-Mississippi-Arkansas, April 1,2012" (accessed February 8, 2013); available at: http://www.huduser.org/portal/publications/PDF/MemphisTN_comp.pdf

⁹⁸ CNNMoney.com. "Fortune 500 2011: States: Tennessee Companies" (accessed on February 8, 2013); available at: <http://money.cnn.com/magazines/fortune/fortune500/2011/states/TN.html>

⁹⁹ US Department of Housing and Urban Development, Office of Policy Development and Research. "Memphis, Tennessee-Mississippi-Arkansas, April 1,2012" (accessed February 8, 2013); available at: http://www.huduser.org/portal/publications/PDF/MemphisTN_comp.pdf

¹⁰⁰ Bureau of Labor Statistics, Economy at a Glance, Memphis TN-AR-MS. (accessed on February 10, 2013); available at: http://www.bls.gov/eag/eag.tn_memphis_msa.htm

¹⁰¹ US Department of Housing and Urban Development, Office of Policy Development and Research. "Memphis, Tennessee-Mississippi-Arkansas, April 1,2012" (accessed February 8, 2013); available at: http://www.huduser.org/portal/publications/PDF/MemphisTN_comp.pdf

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Unemployment Rates

Assessment Area: Multi Memphis

Area	Years - Annualized	
	2010	2011
Memphis MSA	10.1	9.9
Crittiden County	11.4	12.6
Arkansas	7.9	8.0
Desota County	7.9	8.0
Tate County	11.3	11.2
Mississippi	10.5	10.7
Fayette County	10.7	10.5
Shelby County	10.1	9.9
Tipton County	10.8	9.8
Tennessee	9.8	9.2

Not Seasonally Adjusted

Overall, the Memphis region is rebounding, but it is happening slowly. In December 2012, Memphis was ranked 54th in the Brookings Institute Metro Monitor index of economic recovery, which ranks the pace of recovery in the 100 largest metro economies based on job creation, unemployment rate, metro economic output and housing prices.¹⁰² The combination of the foreclosure crisis and elevated unemployment rates continues to limit economic growth in the region, particularly in lower income communities.

There have been several significant economic development events in the region in the past few years. First, Electrolux announced that it would build a new \$266 million plant to produce ovens and ranges. The plant construction is underway, and production will start in 2013. Electrolux anticipates employing about 250 at full capacity.¹⁰³ Second, International Paper announced in late 2012 that it would build a fourth office tower, which will enhance its commitment to Memphis as the corporate headquarters location.¹⁰⁴

Competition

Regions was ranked 2nd in deposit market share in the Memphis multistate assessment area according to the June 30, 2011 FDIC Summary of Deposits Report, with \$3.8 billion, or 17.1% of total deposits. First Tennessee Bank, based in Memphis, had the largest share of deposits with almost 33%. SunTrust Bank was ranked 3rd with 8.3% of deposits, and the remainder of the retail banking market is primarily community banks. Overall, there were 58 banks active in the market operating 390 branches.

¹⁰² Brookings Institute, Metro Monitor 2012. (accessed on February 10, 2013); available at: <http://www.brookings.edu/research/interactives/metromonitor#M32820-recovery-overall-mv>

¹⁰³ NBCNews.com, January 2013. "Electrolux plant in Memphis to crank up in May." (accessed on February 10, 2013); available at: <http://www.nbcnews.com/id/50482083/ns/business/#.URgGxqXC2CI>

¹⁰⁴ Memphis Business Journal, December 12, 2012. "International Paper confirms Memphis expansion plans." (accessed on February 10, 2013); available at: <http://www.bizjournals.com/memphis/news/2012/12/12/international-paper-confirms-expansion.html?page=all>

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Regions ranked 8th of 342 HMDA reporters in 2010 with 3.5% of total loans and 4th out of 401 reporters with 4.0% of loans in 2011. Regions' HMDA lending declined by 4% between 2010 and 2011, but the bank performed better than the overall market where lending declined by 16%. Wells Fargo Bank, Bank of America, and JPMorgan Chase are the leading HMDA lenders in the market.

Regions ranked 3rd out of 82 small business loan reporters in 2010 with 8.5% of the loans and 2nd out of 78 reporters in 2011 with 13.2% of loans. Regions increased its lending between 2010 and 2011 by almost 89%, primarily through loan purchases. Overall, small business lending in the market increased by 22%. American Express and Citibank are the other leading small business lenders in the market.

Community Development

The recession, coupled with the continuing housing and foreclosure crisis, has had a significant impact on low- and moderate-income communities in the Memphis region. Memphis has long struggled with concentrated poverty, particularly in majority minority neighborhoods. In these communities, the impact of the recession has been hardest and the recovery has been the slowest. It is estimated that African-American households have lost two decades of economic gains as a result of subprime lending, the foreclosure crisis and job loss due to the recession. Black middle-class neighborhoods that were beginning to stabilize have seen home prices plummet and housing vacancies increase, leading to increases in crime and other challenges. Memphis is a city of neighborhoods, with many active community development organizations that have been working to revitalize these neighborhoods for years. However, the recession has created a crisis of an entirely different magnitude, and it may take years, if ever, for these neighborhoods to recover.¹⁰⁵

Memphis has a very well established network of community-based organizations that are engaged in affordable housing, neighborhood stabilization and small business initiatives. There are nine Community Housing Development Organizations (CHDOs) in the city working on affordable housing development and rehabilitation. Many of these organizations also provide financing and homeownership counseling.¹⁰⁶ There are also several community development financial institutions (CDFIs) in the area that provide microenterprise and small business financing support. Finally, the City has a strong interest in neighborhood revitalization and has launched Livable Memphis, which is an initiative designed to combat urban sprawl but encourage new capital improvements and investments in Memphis neighborhoods. According to one community contact that works with community development organizations in the city, while there is much work to be done, there is a new energy for neighborhood revitalization in the city.

The community development organizations in the city have struggled through the recession. Many have lost funding and are having to change their business strategy if they previously focused on homeownership. A community contact noted that operating support for nonprofits was one of the biggest needs in the community. The contact also noted that alternative sources of financing, like CDFIs, might be better able to bridge the funding gap for nonprofits, since some may not be considered good credit risks for a bank. The contact did indicate that, overall, banks were good partners for community development activities, though rarely took a leadership role and were not very creative in developing solutions to meet community needs.

Affordable housing is one of the biggest issues in the Memphis area. According to the Tennessee Housing Development Agency's 2012 Tennessee Housing Needs Assessment, over one-third of the households in Memphis have a serious housing problem (substandard housing or paying more than 35% of their income). In

¹⁰⁵ New York Times. May 30, 2010. "Blacks in Memphis Lose Decades of Economic Gains" (accessed on February 11, 2013); available at: http://www.nytimes.com/2010/05/31/business/economy/31memphis.html?pagewanted=all&_r=0

¹⁰⁶ Memphis Nonprofit Housing Development Center. (accessed on February 11, 2013); available at: <http://www.memphistn.gov/chdo/index.html>

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addition, Shelby County had the second highest percentage of households (homeowners and renters) in the state that were considered cost burdened. Finally, foreclosures have increased significantly and almost 30% of the foreclosure filings in Tennessee in the past three years have occurred in Shelby County.¹⁰⁷

To aid communities that have been impacted by foreclosures, the federal government created the Neighborhood Stabilization Program (NSP) in late 2008. To date, through two rounds of NSP funding, \$20.8 million has been awarded to the City of Memphis and Shelby County, with additional funds in the surrounding counties through the NSP allocations to the states of Tennessee, Mississippi and Arkansas. In Shelby County, the funds have been used to purchase and renovate foreclosed homes for rental or resale, to rehabilitate multi-family housing, and for the removal of blighted properties.¹⁰⁸

There is a great need for more financial education and other household financial stability efforts targeting low- and moderate-income households and those that have gone through a foreclosure or bankruptcy. According to the FDIC's 2009 National Survey of Unbanked and Underbanked Households, 15.7% of households in the city of Memphis are unbanked, meaning they have no type of deposit account with a mainstream financial institution. In addition, 28.1% of households are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis. In the Memphis MSA, 17.3% are unbanked and 17.4% are underbanked. The unbanked are disproportionately lower income and minority households.¹⁰⁹ There are several initiatives underway to address the financial stability of low- and moderate-income individuals. First, there is an active network of volunteer income tax assistance (VITA) sites coordinated by the United Way of the MidSouth in Shelby County. Second, Bank On Memphis was launched in 2011 to focus on increasing access to mainstream financial services. Twelve financial institutions, including Regions, are participating in this initiative by providing low-cost basic transaction accounts.

Demographic Characteristics by Census Tract

The following table provides demographic characteristics of the bank's assessment area based on the 2000 US census data used to analyze the bank's CRA performance.

¹⁰⁷ Tennessee Housing Development Agency. Tennessee Housing Needs Assessment, September 2012. (accessed on February 11, 2013); available at: <http://www.thda.org/DocumentCenter/Home/View/2819>

¹⁰⁸ US Department of Housing and Urban Development, Neighborhood Stabilization Program Resource Exchange. (accessed on February 11, 2013); available at: <https://hudnsphelp.info/index.cfm>

¹⁰⁹ Calculations by CFED of data from the 2009 FDIC National Survey of Unbanked and Underbanked Households. (accessed February); available at: <http://joinbankon.org/>

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Combined Demographics Report

Assessment Area: Multi Memphis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	48	17.3	24,814	8.2	10,328	41.6	67,574	22.3
Moderate-income	66	23.7	70,905	23.4	15,467	21.8	49,830	16.4
Middle-income	82	29.5	104,436	34.4	8,605	8.2	59,824	19.7
Upper-income	79	28.4	103,103	34.0	2,876	2.8	126,030	41.6
Unknown-income	3	1.1	0	0.0	0	0.0	0	0.0
Total Assessment Area	278	100.0	303,258	100.0	37,276	12.3	303,258	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	45,258	16,044	5.6	35.5	23,250	51.4	5,964	13.2
Moderate-income	113,256	56,292	19.8	49.7	47,738	42.2	9,226	8.1
Middle-income	158,014	100,448	35.3	63.6	48,451	30.7	9,115	5.8
Upper-income	147,358	111,662	39.3	75.8	29,165	19.8	6,531	4.4
Unknown-income	2	2	0.0	100.0	0	0.0	0	0.0
Total Assessment Area	463,888	284,448	100.0	61.3	148,604	32.0	30,836	6.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3,735	7.4	3,119	7.0	388	12.1	228	8.7
Moderate-income	8,766	17.4	7,668	17.3	600	18.7	498	18.9
Middle-income	15,520	30.9	13,996	31.5	792	24.7	732	27.8
Upper-income	22,071	43.9	19,527	44.0	1,389	43.2	1,155	43.9
Unknown-income	156	0.3	94	0.2	43	1.3	19	0.7
Total Assessment Area	50,248	100.0	44,404	100.0	3,212	100.0	2,632	100.0
Percentage of Total Businesses:			88.4		6.4		5.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	14	2.0	12	1.8	2	7.4	0	0.0
Moderate-income	75	10.7	71	10.7	3	11.1	1	11.1
Middle-income	442	63.2	420	63.3	16	59.3	6	66.7
Upper-income	165	23.6	158	23.8	5	18.5	2	22.2
Unknown-income	3	0.4	2	0.3	1	3.7	0	0.0
Total Assessment Area	699	100.0	663	100.0	27	100.0	9	100.0
Percentage of Total Farms:			94.8		3.9		1.3	

Based on 2010 D&B information according to 2000 Census Boundaries.

Memphis Multistate Metropolitan Area

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Memphis assessment area is good, and lending activity reflects good responsiveness to assessment area credit needs. The geographic distribution of loans reflects excellent penetration throughout the assessment area. Also, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank is a leader in making community development loans.

Regions Bank is both a HMDA and small business lender. During the review period, the bank reported 2,841 (49.3%) HMDA loans compared to 2,920 (50.7%) small business loans in the Memphis assessment area. Therefore, small business and HMDA lending were weighted equally in determining the bank's lending test rating in the assessment area. In total, 3.0% of the bank's small business and HMDA lending by number of loans and 3.0% by dollar volume totaling \$669.2 million were originated in the Memphis assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Lending Activity

Lending levels reflect good responsiveness to assessment area credit needs based on small business and HMDA lending. The percentage of the bank's total lending at 3.0% is comparable to the percentage of deposits at 3.9% in this area. The bank also originated nine community development loans in the Memphis assessment area. Regions Bank is a major competitor in this market, ranking 4th in HMDA loans and 2nd in small business loans in 2011.

Geographic Distribution of Loans

For this analysis, the geographic distribution of HMDA and small business lending, including both originations and purchases, was compared with available demographic information. Performance context issues and aggregate lending data were taken into consideration. Considering all these factors, Regions Bank's geographic distribution of loans reflects excellent penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. During the review period, the bank originated 1.0% of its home purchase loans in low-income census tracts, which was less than the 5.6% of the owner-occupied units located in low-income tracts in the assessment area. Regions Bank's performance was slightly greater than the aggregate in both 2010 and 2011.

Home purchase lending in moderate-income tracts is adequate. During the review period, the bank originated 7.8% of its home purchase loans in moderate-income census tracts, which was less than the 19.8% of the owner-occupied units located in moderate-income tracts in the assessment area. Regions Bank's performance was greater than the aggregate in both 2010 and 2011.

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in middle-income tracts, while lending in upper-income tracts was greater than percentage of owner-occupied units.

Memphis Multistate Metropolitan Area

Home Refinance Loans

Home refinance lending in low-income tracts is good. During the review period, the bank originated 0.9% of its home refinance loans in low-income census tracts, which was less than the 5.6% of the owner-occupied units located in low-income tracts in the assessment area. Although the bank's performance was less than the demographic in Memphis, Regions' performance was significantly greater than the aggregate in both 2010 and 2011.

Regions Bank's home refinance lending in moderate-income census tracts is good. During the review period, the bank originated 6.6% of its home refinance loans in moderate-income census tracts, which contain 19.8% of the owner-occupied units. Regions Bank's performance was greater than the aggregate in 2010 and 2011.

The bank's home refinance lending in middle-income tracts was less than the percentage of owner-occupied units in middle-income tracts, while lending to upper-income tracts was greater than percentage of owner-occupied units.

Home Improvement Loans

Home improvement lending in low-income tracts is excellent. During the review period, the bank originated 10.5% of its home improvement loans in low-income census tracts, which was considerably greater than the 5.6% of the owner-occupied units located in low-income tracts in the assessment area. Regions Bank's performance was significantly greater than the aggregate in both 2010 and 2011.

Regions Bank's home improvement lending in moderate-income census tracts is also excellent when compared to the percentage of owner-occupied units in these tracts and to aggregate lending performance. During the review period, Regions Bank originated 19.3% of its home improvement loans in moderate-income tracts, where 19.8% of the owner-occupied units in the assessment area are located. The bank's performance was significantly greater than the aggregate in 2010 and 2011.

The bank's home improvement lending in both middle- and upper-income tracts was less than the percentage of owner-occupied units in middle- and upper-income tracts, respectively.

Small Business Loans

Small business lending in low-income census tracts is excellent. Regions Bank originated 7.9% of small business loans in low-income tracts, which was greater than the percentage of small businesses in low-income tracts at 7.0%. The bank performed better than the aggregate in both 2010 and 2011.

Small business lending in moderate-income census tracts is also excellent. Regions Bank originated 19.4% of small business loans in moderate-income tracts, which was greater than the percentage of small businesses in these tracts at 17.3%. The bank performed better than the aggregate in both 2010 and 2011.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts, while the lending in upper-income tracts was greater than the percentage of small businesses.

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

Regions Bank's borrower distribution of loans reflects good penetration throughout the assessment area. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues, such as local economic conditions, unemployment, and poverty rates, were considered, as well as the performance of other banks.

Memphis Multistate Metropolitan Area

Home Purchase Loans

Regions Bank's home purchase lending to low-income borrowers is good. The bank's performance was less than the demographic with 12.6% of its home purchase loans to low-income borrowers, while low-income families make up 22.3% of total families in the assessment area. The bank's performance was better than the aggregate in 2010 and 2011.

Home purchase lending to moderate-income borrowers is excellent. At 27.0%, the bank's percentage of home purchase lending to moderate-income borrowers was much greater than the percentage of moderate-income families in the assessment area at 16.4%. The bank's performance was also better than the aggregate in 2010 and 2011.

The bank's home purchase lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Home Refinance Loans

Regions Bank's home refinance lending to low-income borrowers is good. At 7.4%, the bank's home refinance lending to low-income borrowers was much less than the percentage of low-income families in the assessment area at 22.3%, however the bank's performance was considerably better than the aggregate in both 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is good when compared to the percentage of moderate-income families in the assessment area and to aggregate performance. The bank's percentage of home refinance lending to moderate-income borrowers at 13.8% was less than the percentage of moderate-income families in the assessment area at 16.4%; however, Regions Bank's performance was better than the aggregate in 2010 and 2011.

The bank's home refinance lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area while the lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

Considering the performance of the aggregate along with other lending and demographic data, home improvement lending to low-income borrowers is good. During the review period, low-income families represented 22.3% of total families and received 16.5% of the home improvement loans. The bank performed better than the aggregate in both 2010 and 2011.

Home improvement lending to moderate-income borrowers is excellent. Regions Bank's percentage of home improvement loans to moderate-income borrowers at 25.6% exceeded the percentage of moderate-income families in the assessment area at 16.4%. The bank's home improvement lending to moderate-income borrowers was better than the aggregate in 2010 and 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Memphis Multistate Metropolitan Area

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses exceeded the aggregate in 2010 and was slightly less than the aggregate in 2011. The bank originated 38.6% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 88.4%. However, of the 2,920 small business loans originated during the review period, 1,276 loans (43.7%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 68.6%, which was still below the percentage of small businesses in the assessment area. However, 81.0% of the 2,920 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was comparable to the aggregate in 2010 and 2011.

Community Development Lending

Regions Bank is a leader in making community development loans in the Memphis assessment area. The bank originated nine community development loans totaling \$76.7 million during the review period. The majority of loans financed activities that helped stabilize or revitalize low- and moderate-income geographies. Local community development and credit needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization due to elevated foreclosure rates, small business development and finance, and financial stability for residents. The bank's community development loan portfolio exhibits good responsiveness to the credit needs of low- and moderate-income individuals and geographies and small businesses. The dollar amount of community development loans is excellent considering the bank's presence in the market.

Examples of community development lending include the following:

- Nearly \$4 million in financing for a commercial development in downtown Memphis that benefited from community development financing sources such as New Markets Tax Credits (NMTC) and the Brownfields Economic Development Initiative program with HUD;
- Nearly \$3.5 million to support the development of more than 150 income-restricted affordable housing units in conjunction with the Low Income Housing Tax Credit (LIHTC) program;
- A loan to a nonprofit organization that provides free and low-cost drug and alcohol treatment services; and
- A \$15 million revitalization loan to a business that is creating jobs in a geography adjacent to the Memphis Renewal Zone and an SBA Historically Underutilized Business Zone (HUBZone).

Investment Test

The bank's performance in the Memphis assessment area under the investment test is good. The bank had 18 investments totaling \$17.8 million, including one current period investment for \$3.3 million. Direct investments in the assessment area provided support for affordable housing through FNMA and GNMA investment instruments and LIHTCs. The bank has also provided support for economic development and community revitalization through community development program investments in CDFIs as well as investments in economic development bonds and small business funds. The broader regional investments primarily funded small businesses and startup companies through SBICs and small business loans funds. Community development needs identified in the community include, but are not limited to, neighborhood stabilization due to elevated foreclosure and unemployment rates, affordable housing for low- and moderate-income individuals, financial stability for low- and moderate-income individuals, workforce development, and small business financing and technical assistance.

Memphis Multistate Metropolitan Area

The bank also made 30 contributions totaling \$230,900. Contributions were given primarily to organizations involved in provision of community services targeted to low- and moderate-income individuals and communities, affordable housing and economic development. In addition, the bank made several statewide contributions, primarily to support affordable housing, that positively impact the assessment area.

Regions Bank's investment portfolio and contributions exhibit good responsiveness to several of the identified community development needs. Examples include the following:

- The bank is a leader in financing affordable housing with LIHTCs. The bank has invested \$10.4 million in LIHTC projects, which has supported seven projects and over 1,350 units of housing affordable to low- and moderate-income individuals in Memphis. Affordable rental housing is one of the most critical needs in Memphis.
- The bank provided more than \$55,000 in general operating grants to nonprofits engaged in housing, community development, financial education and social services. Operating support was important for nonprofits struggling to survive the economic downturn and the decline in public and private funding sources.

Service Test

The bank's service test performance in the Memphis assessment area is good. Its retail and community development services reflect good responsiveness to the needs of the Memphis assessment area.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of the 55 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open any branches and closed six branches (one in a low-income tract, one in a moderate-income tract, three in middle-income tracts, and one in an upper-income tract) in the Memphis assessment area. The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank has extended and weekend hours for branches in low- and moderate-income geographies, and the level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

Memphis Multistate Metropolitan Area

Geographic Distribution of Branches

Assessment Area: Multi Memphis

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	3	5.5%	0	1	2	2	1	48	17.3%	9.1%	7.4%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	10	18.2%	0	1	8	9	4	66	23.7%	24.0%	17.4%
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	Total	17	30.9%	0	3	17	13	12	82	29.5%	34.4%	30.9%
	DTO	0		0	0	0						
	LS	0		0	0							
Upper	Total	25	45.5%	0	1	20	19	13	79	28.4%	32.5%	43.9%
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	3	1.1%	0.0%	0.3%
	DTO	0		0	0	0						
	LS	0		0	0							
Total	Total	55	100.0%	0	6	47	43	30	278	100.0%	100.0%	100.0%
	DTO	0		0	0	0						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a relatively high level of community development services in the assessment area. During the review period, Regions Bank employees provided 1,806 service hours in various capacities for community development organizations by participating in 342 community development services. Many of the community development services focused on education, affordable housing, youth involvement, tax assistance, and other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered several hours by providing counsel to a community organization whose purpose is to rehabilitate the homes of low- and moderate-income individuals. In addition, Regions Bank employees volunteered by teaching financial education classes to middle and high school students. The majority of these schools have a high number of students on free or reduced price lunch programs. Furthermore, the majority of these schools are located in low- and moderate-income geographies.

St. Louis Multistate Metropolitan Area

CRA RATING FOR ST. LOUIS: Satisfactory¹¹⁰

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

Major factors supporting the rating include the following:

- Lending activity reflects good responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects good penetration throughout the assessment area. In addition, the distribution of borrowers reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of community development loans within the assessment area.
- The bank provides a significant level of qualified community development investments and grants in the assessment area and is occasionally in a leadership position in response to the community development needs of the assessment area.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.
- The bank provides an adequate level of community development services throughout the assessment area.

¹¹⁰ This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

St. Louis Multistate Metropolitan Area

SCOPE OF EXAMINATION

The time period, products and affiliates evaluated for the St. Louis multistate assessment area are consistent with the overall scope described in the Description of the Institution section of this report. Regions Bank's performance in St. Louis was evaluated using full-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ST. LOUIS

The St. Louis assessment area includes Clinton, Madison, Monroe and St. Clair counties in Illinois and St. Charles and St. Louis counties as well as the City of St. Louis in Missouri. There are 466 census tracts in the assessment area, which includes 55 low-income tracts and 116 moderate-income tracts. Regions Bank operates 70 branches in the assessment area, 16 of which are located in low- or moderate-income tracts; 21 of the branches in middle- and upper-income tracts border a low- or moderate-income tract. These branches represent 4.1% of the bank's total branches; 36 branches are in Illinois, and 34 branches are in Missouri. As of June 30, 2011, the bank had \$3.0 billion in deposits in St. Louis, representing 3.0% of Regions Bank's total deposits in all the assessment areas. Of the 86,664 HMDA loans originated and purchased by Regions Bank, 2,443 (2.8%) were in the St. Louis assessment area. Of the 107,574 small business loans originated and purchased by Regions Bank, 2,905 (2.7%) were in the St. Louis assessment area.

Population and Income Characteristics

Much of the assessment area's population growth from 2000 to 2010 occurred in the suburbs of the St. Louis metro area, while the inner-city urban core experienced population declines. As of 2010 the total population for the assessment area was 2,288,790, representing a 2.8% increase from 2000. This growth rate was slightly less than the state of Illinois and less than half the state of Missouri. St. Charles County, Missouri, and Monroe County, Illinois, saw the largest population increases during this time period, with growth rates of 27% and 9.3%, respectively. Conversely, the City of St. Louis and St. Louis County, Missouri, experienced population declines during the course of the decade, with the City of St. Louis losing more than 8% of its population, although St. Louis County remained the most populous county in the assessment area with just under 1 million people in 2010.¹¹¹ Population decline together with negative in-migration puts pressure on existing businesses and the education system to continuously redevelop skills within the existing talent pool, while home grown knowledge is potentially exiting the area for other markets.

The percentage of assessment area residents receiving food stamps is on the rise. From 2000 to 2009, all counties inside the assessment area, with the exception of St. Clair County, Illinois, saw a 100% or more increase in food stamp recipients. The largest increase was in St. Charles County, Missouri. Food stamp recipient data was not available for the City of St. Louis. Poverty rates remained relatively flat from 2000 to 2009. The City of St. Louis had the largest proportion of its population living in poverty at 24%. Many of the suburban areas such as Monroe County, Illinois, and St. Charles County, Missouri, had much lower poverty rates, typically in single digits.

Free and reduced price lunch program participation can also be used to understand the income characteristics of a community. There are 50 school districts in the assessment area. As of 2010, 12 of the 50 school districts in the assessment area (24%) had more than 50% of students receiving free and reduced price lunch benefits. The school districts with the largest percentage of students receiving these benefits reside in the urban core of the City of St. Louis and East St. Louis. Because many of the school districts in the assessment area did not report this data in 2000, a year-to-year comparison is not possible.

¹¹¹ Internal Revenue Service, Statistics of Income – Migration Data. Access through PolicyMap. (accessed July 29, 2012); available from www.policymap.com.

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For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development’s (HUD) estimated median family income for the relevant area. The following chart sets forth the estimated median family income for the years 2010 through 2011 for the St. Louis Missouri-Illinois MSA. It also provides a range of the estimated annual family income for each income category (low, moderate, middle and upper) and shows that the estimated median family income rose \$1,200, or 1.8%, from 2010 to 2011.

Borrower Income Levels St. Louis, MO-IL MSA

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$68,300	0	- \$34,149	\$34,150	- \$54,639	\$54,640	- \$81,959	\$81,960	- & above
2011	\$69,500	0	- \$34,749	\$34,750	- \$55,599	\$55,600	- \$83,399	\$83,400	- & above

Housing Characteristics

While home prices in the St. Louis MSA did not increase as significantly as other major metropolitan areas during the housing boom, prices still fell significantly from their 2006 peak, and the housing market remains soft. Census data shows that the median value of homes generally increased less inside the assessment area than nationwide over the course of the last decade. Nationwide the median value of an owner-occupied, single-family home increased by 66% whereas the assessment area increases ranged from a low of 48% in Clinton County, Illinois, to a high of 58% in St. Charles County, Missouri. The exception was the City of St. Louis, where home values increased by 89% and then experienced a more drastic decline in the latter part of the decade.

Census data also show that there were 943,559 housing units in the assessment area in 2000, of which 64.7% were owner-occupied, 28.0% were rental units, and 7.3% were vacant. While a majority of units were owner-occupied, a disproportionately higher percentage of housing units in low- and moderate-income tracts were rental units or vacant, indicating reduced opportunities for mortgage origination in these geographies. The median age of housing stock across the assessment area was 37 years, but this figure increased to 54 years and 50 years in low-income tracts and moderate-income tracts, respectively. Additionally, housing permit activity declined significantly from its peak years. Single-family permits declined by 76% from 2004 and 2011, while multi-family residential permits experienced a less severe decline of 63% from 2003 to 2011. Both categories saw an increase in activity during 2010 that declined in 2011, an indicator of the fragile state of the housing market inside the MSA.¹¹²

The rental market in the MSA is also soft but improving. As of November 2012, the rental vacancy rate (which includes renter-occupied single-family homes, mobile homes and apartment units) is estimated to be 10.3%, which is down from 10.8% in April 2010. The renter vacancy rate is significantly higher in the City of St. Louis, where it is estimated to be 14.9%, which is down from 15.2% in 2011. The apartment rental market in particular has shown more improvement and is currently balanced with a vacancy rate of 6.2% for the second quarter of 2012, down from 6.9% in the second quarter of 2011.¹¹³

¹¹² US Census Bureau. Accessed through Policy Map. (accessed on September 5, 2012); available from www.policymap.com.

¹¹³ PD&R, Economic and Market Analysis Division. November 2012. (accessed November 14, 2012); available from [http://www.huduser.org/portal/MCCharts/MsasCharts.html?msaID=294118,41180&msaName=St. Louis, Missouri-IL CBSA&dt=November 13, 2012](http://www.huduser.org/portal/MCCharts/MsasCharts.html?msaID=294118,41180&msaName=St.Louis, Missouri-IL CBSA&dt=November 13, 2012).

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Mortgage delinquencies and reduced loan demand have also had an impact on the local housing market. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, rose from 5.3% in January 2010 to 8.5% in December 2011.¹¹⁴ Distressed mortgages are primarily concentrated in North St. Louis and on the Illinois side of the state border. But while mortgage defaults and foreclosures are at very high levels historically, the region has not seen the same levels of distress as other areas of the country.

HMDA data for the assessment area shows that demand for home purchase loans of owner-occupied, one- to four-family dwellings continues to be weak, declining from a high of 43,393 loans in 2005 to 19,198 in 2010, a reduction of nearly 56%. Refinance activity was much less volatile, only decreasing by 2.5% from its 2004 peak of 66,960 loans. With the exception of St. Louis County, Missouri, and the City of St. Louis, all counties in the assessment area experienced an increase in refinance activity during this period.¹¹⁵ These statistics further indicate that while the recent recession adversely impacted the assessment area, it did so to a lesser degree than other major metropolitan areas across the United States.

Employment and Economic Conditions

St. Louis is a moderate-growth Midwestern economy that is slowly moving toward a postindustrial status. The area has had trouble accelerating its level of economic growth since the recent recession. Employment grew in 2011 at a rate of 0.7%, less than the national rate of 1.2%. The same held true in the period from 2003 to 2008, when US employment grew by 1% annually but the St. Louis area employment only grew by 0.5%. Manufacturing is a key component of the local economy, but outsourcing of manufacturing jobs to foreign countries with cheaper labor has continued to present challenges. The military and defense-related industries also play an important role in the local economic outlook. With Boeing as one of its key employers, and the military an important component of the region's economic framework with Scott Air Force Base, occupations such as high-tech aviation manufacturing and research and development are central to this diversifying economy.¹¹⁶

As of 2010, total employment in the St. Louis MO-IL MSA was approximately 1.65 million jobs with employment concentrated in the following industries: health care and social assistance, manufacturing and professional, scientific, and technical services. Major employers with more than 10,000 employees include Boeing, Scott Air Force Base, BJC HealthCare, SSM Health Care and Wal-Mart. Scott Air Force Base, with 10,000 active duty and civilian personnel, provides stability to the local economy with its estimated impact of \$3 billion annually. Furthermore, housing stipends provided to military families amount to approximately \$75 million annually, which also helps to stabilize the local housing market.¹¹⁷ Additionally, there are numerous institutions of higher learning located in the St. Louis area, including but not limited to Washington University in St. Louis, St. Louis University, University of Missouri-St. Louis, Maryville University and Webster University.

The assessment area is also home to numerous enterprise zones designed to attract businesses to the area. Governing entities offer tax incentives to businesses that invest in the enterprise zone and have requirements for capital investment and job creation. The City of St. Louis in particular offers real estate tax abatement incentives to businesses that meet its requirements, while states offer various benefits including job credits,

¹¹⁴ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

¹¹⁵ FFIEC. Home Mortgage Disclosure Act. (accessed on September 5, 2012); available from <http://www.ffiec.gov/hmda/>.

¹¹⁶ PNC, St. Louis Market Outlook. 2nd Quarter 2012. (accessed on November 14, 2012); available from https://www.pnc.com/webapp/unsec/Requester?resource=/wps/wcm/connect/59ac6c804fd3e216bc8fbf267cb633c4/StLouis_2012Q2.pdf?MOD=AJPERES&CACHEID=59ac6c804fd3e216bc8fbf267cb633c4

¹¹⁷ St. Louis Business Journal. June 2012. (accessed on November 14, 2012); available from <http://www.bizjournals.com/stlouis/print-edition/2012/06/29/scott-afb-keeps-economic-engine.html?page=all>.

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investment tax credits, corporate income tax exemption, and personal property tax incentives to qualifying businesses.¹¹⁸

Job loss is arguably the most pervasive problem facing the local economy. Between the first quarter of 2008 and the first quarter of 2010, the area lost 78,400 jobs, or 5.7% of the area’s total employment base. Among the St. Louis area employers shedding 250 or more workers were DaimlerChrysler, Anheuser-Busch/InBev, Federal Mogal, Integram, Spartech, General Motors, Lear, Metro Transit, the City of St. Louis Board of Education, Monsanto, Pfizer, KV Pharmaceuticals, Hyatt Hotels, US Fidelis, Western Union, Aramark, Wachovia, and Macy’s.¹¹⁹ According to data from the US Bureau of Labor Statistics, the metro area labor force grew by 7,000 between April 2010 and April 2011, and the number of unemployed individuals decreased by 15,240. The counties comprising the assessment area generally have lower unemployment rates than their respective states. The City of St. Louis is the notable exception, with an unemployment rate that far exceeds the state and the nation. The national average unemployment rates for 2010 and 2011 were 9.6% and 8.9%, respectively.

The following table illustrates the unemployment rates for the assessment area and the States of Illinois and Missouri.

Unemployment Rates

Assessment Area: Multi St. Louis

Area	Years - Annualized	
	2010	2011
Clinton County	8.2	8.0
Madison County	9.9	9.0
Monroe County	7.9	7.4
St. Clair County	10.9	10.3
Illinois	10.5	9.8
St. Charles County	8.3	7.3
St. Louis County	9.1	8.2
St. Louis City	12.8	11.7
Missouri	9.4	8.6

Not Seasonally Adjusted

Community Contacts and Community Development Opportunities

Several community development and affordable housing specialists were contacted regarding the local economy and community development opportunities in the St. Louis MSA. All of the contacts indicated that the St. Louis economy continues to be challenged but has stabilized recently. Affordable housing was discussed as a primary community development need. The general consensus was that banks are lending to qualified borrowers but due to tightened lending standards, it is very difficult for many low- to moderate-income

¹¹⁸ City of St. Louis Missouri, Community Development Administration. 2012.(accessed on November 14, 2012); accessed from <http://stlouis-mo.gov/government/departments/slhc/economic-development/enhanced-enterprise-zone.cfm>.

¹¹⁹ St. Louis Regional Chamber & Growth Association. “Talent: The Future of St. Louis in the Knowledge Economy.” (accessed on November 15, 2012); accessed from <http://www.stlrcga.org/Documents/library/Talent%20The%20Future%20of%20Metro%20St.%20Louis%20in%20the%20Knowledge%20Economy.pdf>.

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applicants to qualify. As a result, multiple contacts noted the proliferation of payday lenders throughout the region, and were of the opinion that these entities are often prey on unbanked and underbanked individuals with high-cost financial services. One contact noted that more creativity is needed from financial institutions in responding to the banking needs of low- and moderate-income individuals, particularly via partnerships with community development financial institutions (CDFIs) and community-based organizations.

The City of St. Louis is the most densely populated and industrial jurisdiction in the metropolitan area. While manufacturing and corporations have a strong presence in the city, this area also presents some of the greatest economic challenges for the region. Census data show that the median income of city residents from 2005 to 2009 was \$41,349. Median incomes during this period for the surrounding counties in the assessment area ranged between \$57,000 and \$81,000; the Illinois and Missouri median figures were \$67,660 and \$57,008, respectively. Poverty in the city is much higher than the surrounding areas, with nearly one in four residents living below the poverty line. Of the 113 census tracts inside the City of St. Louis, 78% qualify as low- to moderate-income based on CRA definitions. Combined with population loss and aging housing structures, the community and economic development challenges facing the city are immense.

The City of St. Louis Community Development Administration is in the process of implementing its 2013 Program Year Action Plan to combat these challenges. One of the primary drivers of the plan is the continued support and development of affordable rental and ownership housing. This is accomplished through multiple avenues, including but not limited to Low Income Housing Tax Credits (LIHTCs), second-mortgage financing for income-qualified applicants, increased dollars for home rehabilitation and hazard remediation, and the targeted allocation of Neighborhood Stabilization Program (NSP) dollars to stabilize neighborhoods hard-hit by the foreclosure crisis. The plan includes various other community and economic development priorities, such as capacity-building support for community-based organizations and providing assistance and incentives to retain and attract businesses to the city.¹²⁰

Financial stability is also an area of community development need in the assessment area. Bank On is a national initiative focused on connecting unbanked and underbanked individuals with traditional banking products and services in order to reduce costs and increase financial stability. Bank On presents an opportunity for banks and service providers to collaborate in order to provide financial products and services that are responsive to the unbanked and underbanked residents in the area. The organization estimates that 13.7% of households in St. Louis are unbanked and 22.3% of households in the assessment area are underbanked, meaning they have a bank account but continue to rely on alternative financial services such as check-cashing services, payday loans, rent-to-own agreements, or pawn shops. Both of these statistics are higher than the national rate. Additionally, over 44% of low- and moderate-income households in St. Louis are at risk of being underbanked.¹²¹

Both Missouri and Illinois received allocations of federal NSP funds. Multiple jurisdictions within the assessment area also received NSP funding. These funds are available to help stabilize communities hard hit by the foreclosure crisis. There are six registered CDFIs located in St. Louis comprised of credit unions and loan funds. CDFIs are specialized financial institutions that work in market niches that are underserved by traditional financial institutions. They provide a unique range of financial products and services in economically distressed target markets, such as mortgage financing for low-income and first-time homebuyers and not-for-

¹²⁰ City of St. Louis Missouri, Community Development Administration. 2012. (accessed on November 14, 2012); accessed from <http://stlouis-mo.gov/government/departments/community-development/index.cfm>.

¹²¹ BankOn. 2011. (accessed on November 7, 2012); available from <http://webtools.joinbankon.org/community/profile?state=MO&place=St.%20Louis>

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profit developers; flexible underwriting and risk capital for needed community facilities; and technical assistance, commercial loans and investments to small start-up or expanding businesses in low-income areas.¹²²

Competition

The St. Louis MSA is a very active banking market dominated by a small number of large institutions, and Regions Bank has an active presence in the market. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 105 financial institutions operating 776 branch locations across the assessment area with a total of \$64.5 billion in deposits. Regions Bank ranked 5th with deposit market share of 4.6% (\$3.0 billion). US Bank had the largest deposit market share at 16.9%, followed by Bank of America with 13.3%, and Scottrade Bank with 11.3%.

Regions Bank increased its small business lending market share during the review period. In 2010, the bank ranked 11th out of 115 small business reporters by originating 2.7% of all loans. In 2011, the bank moved up to 5th out of 123 reporters, increasing its lending performance to 5.8% of all loans. From 2010 to 2011, the bank's loan production increased from 812 loans to 2,147 loans, primarily through the purchase of small business loans. For HMDA lending, Regions Bank ranked 22nd in 2010 with 1.1% of all HMDA loans and 21st in 2011 with less than 1%. HMDA loan production decreased from 1,438 loans in 2010 to 1,005 loan in 2011. Bank of America, Wells Fargo, JPMorgan Chase and US Bank were the dominant HMDA lenders in the market.

Demographic Characteristics

The following table illustrates selected demographic information for the St. Louis multistate assessment area.

¹²² CDFI Fund. 2012. (accessed on November 14, 2012); available from <http://www.cdfifund.gov/>.

St. Louis Multistate Metropolitan Area

Combined Demographics Report

Assessment Area: Multi St. Louis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	55	11.8	33,814	5.8	12,171	36.0	112,183	19.3
Moderate-income	116	24.9	116,178	19.9	18,298	15.7	102,465	17.6
Middle-income	177	38.0	251,281	43.1	11,806	4.7	127,479	21.9
Upper-income	114	24.5	181,484	31.1	3,464	1.9	240,630	41.3
Unknown-income	4	0.9	0	0.0	0	0.0	0	0.0
Total Assessment Area	466	100.0	582,757	100.0	45,739	7.8	582,757	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	71,010	21,735	3.6	30.6	33,078	46.6	16,197	22.8
Moderate-income	212,859	109,971	18.0	51.7	78,803	37.0	24,085	11.3
Middle-income	406,677	276,941	45.4	68.1	109,913	27.0	19,823	4.9
Upper-income	252,874	201,972	33.1	79.9	42,345	16.7	8,557	3.4
Unknown-income	139	6	0.0	4.3	79	56.8	54	38.8
Total Assessment Area	943,559	610,625	100.0	64.7	264,218	28.0	68,716	7.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4,652	4.9	3,834	4.6	420	5.9	398	7.3
Moderate-income	16,665	17.4	14,327	17.2	1,252	17.7	1,086	19.9
Middle-income	39,326	41.0	34,290	41.2	2,919	41.4	2,117	38.8
Upper-income	34,832	36.4	30,631	36.8	2,394	33.9	1,807	33.2
Unknown-income	336	0.4	220	0.3	74	1.0	42	0.8
Total Assessment Area	95,811	100.0	83,302	100.0	7,059	100.0	5,450	100.0
Percentage of Total Businesses:			86.9		7.4		5.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	11	0.6	9	0.5	1	5.9	1	8.3
Moderate-income	78	3.9	75	3.8	1	5.9	2	16.7
Middle-income	1,526	76.3	1,518	77.0	5	29.4	3	25.0
Upper-income	385	19.3	369	18.7	10	58.8	6	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,000	100.0	1,971	100.0	17	100.0	12	100.0
Percentage of Total Farms:			98.6		.9		.6	

Based on 2010 D&B information according to 2000 Census Boundaries.

St. Louis Multistate Metropolitan Area

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the St. Louis assessment area is good, and lending activity reflects good responsiveness to assessment area credit needs. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes an adequate level of community development loans.

Regions Bank is both a HMDA and small business lender. During the review period, the bank reported 2,443 (45.7%) HMDA loans compared to 2,905 (54.3%) small business loans in the St. Louis assessment area. Therefore, small business lending was weighted more heavily than HMDA lending in determining the bank's lending test rating in the assessment area. In total, 2.8% of the bank's small business and HMDA lending by number of loans and 2.7% by dollar volume totaling \$603.4 million were originated in the St. Louis assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Lending Activity

Lending levels reflect good responsiveness to assessment area credit needs based on small business and HMDA lending. The percentage of the bank's total lending at 2.8% is comparable to the percentage of deposits at 3.0% in this area. The bank also originated six community development loans in the St. Louis assessment area. Regions Bank is not a major competitor in this market, ranking 21st in HMDA loans and 5th in small business loans in 2011.

Geographic Distribution of Loans

For this analysis, the geographic distribution of HMDA and small business lending, including both originations and purchases, was compared with available demographic information. Performance context issues and aggregate lending data were taken into consideration. Considering all these factors, Regions Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

Small Business Loans

Small business lending in low-income census tracts is excellent. Regions Bank originated 4.4% of small business loans in low-income tracts, which was comparable to the percentage of small businesses in those tracts at 4.6%. The bank performed better than the aggregate in both 2010 and 2011.

Small business lending in moderate-income census tracts is excellent. Regions Bank originated 19.6% of small business loans in moderate-income tracts, which was greater than the percentage of small businesses at 17.2%. The bank performed considerably better than the aggregate in both 2010 and 2011.

The bank's small business lending in middle-income tracts was greater than the percentage of small businesses in these tracts, while lending in upper-income tracts was less than the percentage of small businesses.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. During the review period, the bank originated 1.2% of its home purchase loans in low-income census tracts, which was less than the 3.6% of the owner-occupied units

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located in low-income tracts in the assessment area. Regions Bank's performance was below aggregate in 2010, but better than aggregate in 2011.

Home purchase lending in moderate-income tracts is excellent. During the review period, the bank originated 16.9% of its home purchase loans in moderate-income census tracts, which was less than the 18.0% of the owner-occupied units located in these. However, Regions Bank's performance was significantly better than the aggregate in both 2010 and 2011.

The bank's home purchase lending in middle-income tracts was greater than the percentage of owner-occupied units in middle-income tracts, while lending in upper-income tracts was less than percentage of owner-occupied units in those tracts.

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. During the review period, the bank originated 0.5% of its home refinance loans in low-income census tracts, which was less than the 3.6% of the owner-occupied units located in these tracts. Although the bank's performance was less than the demographic in St. Louis, Regions' performance was comparable to the aggregate in both 2010 and 2011.

Regions Bank's home refinance lending in moderate-income census tracts is good. During the review period, the bank originated 9.5% of its home refinance loans in moderate-income census tracts, where 18.0% of the owner-occupied units are located. Although the bank's performance was less than the demographic, Regions' performance was better than the aggregate in both 2010 and 2011.

The bank's home refinance lending in both middle- and upper-income tracts was greater than the percentage of owner-occupied units in middle- and upper-income tracts, respectively.

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. During the review period, the bank originated 1.8% of its home improvement loans in low-income census tracts, which was less than the 3.6% of the owner-occupied units located in low-income tracts in the assessment area. Regions Bank's performance was below the aggregate in 2010, but greater than the aggregate in 2011.

Regions Bank's home improvement lending in moderate-income census tracts is excellent when compared to the percentage of owner-occupied units in these tracts and to aggregate lending performance. During the review period, Regions Bank originated 20.0% of its home improvement loans in moderate-income tracts, where 18.0% of the owner-occupied units are located. The bank's performance was significantly better than the aggregate in 2010 and 2011.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in middle-income tracts, while lending in upper-income tracts was less than the percentage of owner-occupied units.

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

Regions Bank's borrower distribution of loans reflects good penetration throughout the assessment area. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues, such as local economic conditions, unemployment, and poverty rates, were considered, as well as the performance of other banks.

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Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses exceeded the aggregate in 2010 but was below the aggregate in 2011. The bank originated 31.3% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 86.9%. However, of the 2,905 small business loans originated during the review period, 1,447 loans (49.8%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 62.3%, which was still below the percentage of small businesses in the assessment area. However, 80.5% of the 2,905 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was below the aggregate in 2010 and comparable to the aggregate in 2011.

Home Purchase Loans

Regions Bank's home purchase lending to low-income borrowers is excellent. The bank's performance was greater than the demographic with 20.4% of its home purchase loans to low-income borrowers, while low-income families make up 19.3% of total families in the assessment area. The bank's performance was significantly better than the aggregate in 2010 and 2011.

Home purchase lending to moderate-income borrowers is also excellent. At 23.4%, the bank's percentage of home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 17.6%. The bank's performance was comparable to the aggregate in 2010 and better than the aggregate in 2011.

The bank's home purchase lending to both middle-income and upper-income borrowers was less than the percentage of middle- and upper-income families, respectively, in the assessment area.

Home Refinance Loans

Regions Bank's home refinance lending to low-income borrowers is good. The bank performed less than the demographic with 8.7% of its home refinance loans to low-income borrowers. Low-income families make up 19.3% of total families in the assessment area. The bank's performance was considerably better than the aggregate in both 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is excellent when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home refinance lending to moderate-income borrowers at 16.7% was slightly less than the percentage of moderate-income families in the assessment area at 17.6%. Regions Bank's performance was better than the aggregate in 2010 and 2011.

The bank's home refinance lending to both middle-income and upper-income borrowers was greater than the percentage of middle- and upper-income families, respectively, in the assessment area.

Home Improvement Loans

Considering the performance of the aggregate along with other lending and demographic data, home improvement lending to low-income borrowers is good. During the review period, low-income families represented 19.3% of total families and received 16.4% of the home improvement loans. The bank performed better than the aggregate in both 2010 and 2011.

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Home improvement lending to moderate-income borrowers is excellent. Regions Bank's percentage of home improvement loans to moderate-income borrowers at 23.6% exceeded the percentage of moderate-income families in the assessment area at 17.6%. The bank's home improvement lending to moderate-income borrowers was better than the aggregate in 2010 and 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the St. Louis assessment area. The bank originated six community development loans totaling \$4.5 million during the review period. The majority of the loans revitalize or stabilize low- and moderate-income geographies. Local community development needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization in light of elevated foreclosure rates, downtown revitalization, and economic development activities such as small business finance that result in job creation. The bank's community development loan portfolio inside the assessment area exhibits adequate responsiveness to these credit needs of low- and moderate-income individuals and geographies, and small businesses. While the number and dollar amount of loans is somewhat low given the bank's presence in the market, the qualitative aspects of the loan portfolio indicate innovative measures to respond to the challenging credit needs of the market.

Examples of community development lending include:

- A \$1.7 million loan to renovate an abandoned building contaminated with lead paint and asbestos in order to open a full-service restaurant that includes a separate bakery, banquet facility and meeting space. The renovation is expected to create 59 jobs and includes the use of Brownfield Redevelopment incentives;
- Multiple loans to faith-based institutions to construct food pantries located in moderate-income census tracts that will serve the broader community; and
- One loan to a municipal government in response to a natural disaster that facilitates the construction of a new manufacturing facility and will result in the creation of 40 full-time jobs in a low-income geography. Federal disaster assistance funds were included in this project.

Investment Test

The bank's performance in the St. Louis assessment area under the investment test is good. The bank had 10 investments totaling \$11.1 million and four current period investments for \$8.3 million. Direct investments in the assessment area provided support for affordable housing through FNMA and GNMA investment vehicles and LIHTC investment funds. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. The broader regional investments primarily funded small businesses and startup companies through SBICs. Local community development needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization in light of elevated foreclosure rates, financial stability for low- and moderate-income individuals, downtown revitalization, and economic development activities such as small business finance that result in job creation.

The bank also made 27 contributions totaling \$70,740. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals.

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Regions investment portfolio and contributions exhibit responsiveness to several of the identified community development needs. Examples include:

- Sponsorship of a program through a national financial education provider to provide online and in-person financial education to students at public schools located in low- and moderate-income neighborhoods in St. Louis;
- Support for a local coalition that promotes the Earned Income Tax Credit (EITC) and access to free tax assistance and other financial stability programs.

Service Test

The bank's service test performance in the St. Louis assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the St. Louis Multistate assessment area.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 70 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank opened one branch (located in an upper-income tract) and closed two branches (one middle-income tract, and one upper-income tract) in the St. Louis assessment area. The bank's record of closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank has extended weekend hours for branches in low- and moderate-income geographies, and the level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

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Geographic Distribution of Branches

Assessment Area: Multi St. Louis

Tract Category	Branches								Demographics			
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	1	1.4%	0	0	1	1	1	55	11.8%	6.3%	4.9%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	15	21.4%	0	0	12	12	11	116	24.9%	21.6%	17.4%
	DTO	1		0	0	1						
	LS	0		0	0							
Middle	Total	41	58.6%	0	1	38	36	39	177	38.0%	44.2%	41.0%
	DTO	2		0	0	2						
	LS	0		0	0							
Upper	Total	13	18.6%	1	1	11	10	12	114	24.5%	27.9%	36.4%
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	4	0.9%	0.0%	0.4%
	DTO	0		0	0	0						
	LS	0		0	0							
Total	Total	70	100.0%	1	2	62	59	63	466	100.0%	100.0%	100.0%
	DTO	3		0	0	3						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides an adequate level of community development services in the assessment area. During the review period, Regions Bank employees provided 1,273 service hours in various capacities for community development organizations by participating in 164 community development services. Many of the community development services focused on education, affordable housing, tax assistance, and other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered several hours by providing counsel to a community organization whose purpose is to promote self-sufficiency among the economically challenged residents of low- and moderate-income geographies. In addition, Regions Bank employees volunteered by teaching financial education classes to middle and high school students. The majority of these schools have a high number of students on free or reduced price lunch programs. Furthermore, the majority of these schools are located in low- and moderate-income geographies.

Texarkana Multistate Metropolitan Area

CRA RATING FOR TEXARKANA: **Outstanding**¹²³

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

The Investment Test is rated: **Outstanding**

The Service Test is rated: **Outstanding**

Major factors supporting the rating include the following:

- Lending activity reflects good responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects good penetration throughout the assessment area. In addition, the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank is a leader in making community development loans within the assessment area.
- The bank provides an excellent level of qualified community development investments and grants in the assessment area and is often in a leadership position in response to the community development needs of the assessment area.
- Retail services are accessible to the bank's geographies and individuals of different income levels in the assessment area.
- The bank is a leader in providing community development services throughout the assessment area.

¹²³ This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Texarkana Multistate Metropolitan Area

SCOPE OF EXAMINATION

The time period, products and affiliates evaluated for the Texarkana multistate assessment area are consistent with the overall scope described in the Description of the Institution section of this report. Regions Bank's performance in Texarkana was evaluated using full-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TEXARKANA

The Texarkana assessment area includes Miller County in Arkansas and Bowie County in Texas. There are 26 census tracts in the assessment area which includes three low-income tracts and four moderate-income tracts. Regions Bank operates five branches in the assessment area, two of which are located in moderate-income tracts. The five branches represent 0.3% of the bank's total branches. Three branches are in Arkansas, and two branches are in Texas. As of June 30, 2011, the bank had \$234.4 million in deposits in Texarkana, representing 0.2% of Regions Bank's total deposits in all the assessment areas. Of the 86,664 HMDA loans originated and purchased by Regions Bank, 118 (0.1%) were in the Texarkana assessment area. Of the 107,574 small business loans originated and purchased by Regions Bank, 332 (0.3%) were in the Texarkana assessment area.

Population and Income Characteristics

The assessment area population is growing at a relatively slow rate. According to census data, the population of the assessment area in 2000 was 129,749 people and grew to 136,027 by 2010, a growth rate of 4.8%. The 2010 populations of Miller County, Arkansas, and Bowie County, Texas, were 43,462 and 93,565, respectively. Miller County experienced the highest growth rate of the two counties from 2000 to 2010 at 7.5%, compared to Bowie County, where the population grew by only 3.7%. This higher growth rate is due, in part, to the lower cost of living in Arkansas, where property taxes and home values are lower. During this same period, the state of Arkansas's population grew by 9.1% while Texas saw its population increase by 20.6%. Net migration in the assessment area has been positive since 2005, but declining in recent years due to decreasing in-migration for Miller County, indicating that the majority of the growth came in the first half of the decade. Net migration is defined as the number of in-migrants less the number of out-migrants and is determined by comparing the addresses of in-migrant and out-migrant federal tax returns from the present year to the previous year.¹²⁴

Food stamp usage has increased across the assessment and statewide. As of 2009, each county in the assessment area had a higher percentage of its population receiving food stamps than its respective state. Miller County had the highest participation rate with 18.2% of its residents receiving food stamps followed by Bowie County at 17.3%. Comparatively, the 2009 statewide food stamps usage rate was 15.8% in Arkansas and 13.6% in Texas.¹²⁵

Free and reduced price lunch program usage is also increasing. Of the 16 school districts in the assessment area, all but two experienced an increase in the percentage of students receiving free and reduced price lunch benefits from 2000 to 2010. Four of the five school districts with the highest percentage of students receiving these benefits are in Bowie County, all of which had more than 60% participation. The three school districts with the lowest percentage of students receiving free and reduced price lunch benefits are also in Bowie County.

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following chart sets forth the

¹²⁴ Internal Revenue Service, Statistics of Income – Migration Data. Accessed through PolicyMap. (accessed January 15, 2013); available from www.policymap.com.

¹²⁵ US Census Bureau. Accessed through PolicyMap (accessed on January 15, 2013); available from www.policymap.com.

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estimated median family income for the years 2010 through 2011 for the Texarkana MSA. It also provides a range of the estimated annual family income for each income category (low, moderate, middle and upper).

Borrower Income Levels Texarkana, AR-TX MSA

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$50,700	0	- \$25,349	\$25,350	- \$40,559	\$40,560	- \$60,839	\$60,840	- & above
2011	\$51,200	0	- \$25,599	\$25,600	- \$40,959	\$40,960	- \$61,439	\$61,440	- & above

Housing Characteristics

The assessment area housing market has remained relatively strong throughout the recent housing crisis, with annual median prices experiencing less volatility than many other housing markets across the country. Median home prices across the assessment area increased in 2008 and 2009, but then fell in 2010 and 2011.¹²⁶ Census data indicates that the 2010 median home value in Miller County, Arkansas, was \$86,400, and in Bowie, Texas, was \$88,600. This compares to the 2010 statewide median home value in Arkansas of \$102,300 and Texas of \$123,500.¹²⁷

Generally speaking, the north Texas and statewide housing markets have performed well in recent years and are showing signs of sustained recovery. Home sales and construction are back to pre-recession levels. Historically low interest rates and home prices are driving a rebound in single-family homes, but shrinking inventories across the state will likely result in higher home prices. Apartment leasing is also strong as a result of employment and population gains.¹²⁸

Census data show that there were 54,190 housing units in the assessment area in 2000, of which 62.9% were owner-occupied, 27.0% were rental units, and 10.1% were vacant. While the majority of housing units across the combined assessment area were owner-occupied, more than half of housing units in low- and moderate-income census tracts were rentals or vacant, indicating limited lending opportunity in these areas. The median age of housing stock across the assessment area was 28 years, but this figure increased to 43 years in low-income tracts and 37 years in moderate-income tracts.¹²⁹ Housing permits have declined, with only 81 single-family permits issued in 2011 compared to 232 in 2007, a 65.1% decrease. Multi-family development is not a significant source of housing inside the assessment area.¹³⁰

Mortgage delinquencies have had an adverse impact on the local housing market. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, rose from 4.1% in January 2010 to 7.1% in December 2011. HMDA data for the assessment area show that demand for home purchase loans of

¹²⁶ Real Estate Center at Texas A&M University. (accessed January 15, 2013); available from <http://www.recenter.tamu.edu/data/hs/hs500.asp>.

¹²⁷ US Census Bureau. Accessed through PolicyMap (accessed on January 15, 2013); available from www.policymap.com.

¹²⁸ The Dallas Morning News. "Dallas Fed report: Texas' housing market is showing clear signs of sustained recovery." (accessed on January 15, 2013); available from <http://bizbeatblog.dallasnews.com/2012/09/dallas-fed-report-texas-housing-market-is-showing-clear-signs-of-a-sustained-recovery.html/>.

¹²⁹ US Census Bureau. Accessed through PolicyMap (accessed on January 15, 2013); available from www.policymap.com.

¹³⁰ US Census Bureau. Accessed through PolicyMap (accessed on January 15, 2013); available from www.policymap.com.

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owner-occupied, one- to four-family dwellings continues to decline. Both counties in the assessment area have seen continuous year-over-year reductions in the number of originated home purchase loans from 2005 to 2011, with annual loan volume declining by 48.7% in Miller County, Arkansas, and 45.8% in Bowie County, Texas. Conversely, refinance activity has remained constant during this time period.

Employment and Economic Conditions

The Texarkana assessment area is in the extreme northeastern corner of Texas on the Texas-Arkansas border and is less than 30 miles from the Louisiana border. The name Texarkana is a combination of all three states, and the city of Texarkana exists on both sides of the Texas-Arkansas border. While commercially one city, there are two separate municipalities with separate governments. The city is a transportation, commercial and industrial center for the Texas-Arkansas area as well as portions of Oklahoma and Louisiana.¹³¹

There are two institutions of higher learning inside the assessment area: Texarkana College and Texas A&M University-Texarkana, both of which are located in Texas. Texarkana College is a community college that enrolls more than 5,000 students.¹³² Texas A&M University-Texarkana is one of the newest members of the Texas A&M University System and enrolls approximately 1,900 students in undergraduate and graduate fields of study.¹³³

As of 2010, total employment in the Texarkana assessment area was 73,041. The largest private sector employment industries included health care and social assistance, accommodation and food services, and retail trade. Combined, these sectors accounted for 34% of private sector employment and 26% of total employment. Government and government enterprises was also a large employment sector in the assessment area with more than 14,000 jobs accounting for nearly 20% of total employment.¹³⁴ Major employers include the Red River Army Depot and its tenants, Christus St. Michael Health System, Cooper Tire and Rubber, and Wal-Mart/Sam's Club.¹³⁵ The Red River Army Depot provides the Army's only facility for rubber products associated with track vehicles. This defense complex is capable of rebuilding/recapitalizing over 30 HMMV's (i.e., Humvee) each day. The region's timber industry supports two paper mills. Cooper Tire and Rubber and Alcoa are two of the area's major manufacturers. Approximately 80% of new jobs have come from expansions of existing industry; the remaining 20% have come from new plants.¹³⁶

Job growth in recent years has been a strong point for the assessment area. From July 2011 to July 2012, the Texarkana MSA led the state of Texas in job growth. During this time period, the rate of job growth inside the MSA was 7% compared to the state of Texas at 2.2%. In 2010, Texarkana was ranked 22nd by Moody's on its "America's 25 Next Reviving Markets" list. The Milken Institute's report titled "Best Performing Cities 2009 Where America's Jobs Are Created and Sustained" ranked Texarkana 17th in its list of small metro areas as compared to 81st in 2008. This accounted for the second largest positive jump in the nation.¹³⁷

Economic development is a primary focus on both sides of the state line. In Arkansas, the city manager has seven goals for economic growth development focused on partnerships with private industry to facilitate sustainable and transparent economic growth that improves quality of life issues for residents. Construction

¹³¹ Real Estate Center at Texas A&M University. Market Report 2011 – Texarkana. (accessed January 15, 2013); available from www.recenter.tamu.edu/mreports/2011/Texarkana.pdf.

¹³² Texarkana College. (accessed on January 15, 2013); available from <https://www.texarkanacollege.edu/pages/338.asp>.

¹³³ Texas A&M University – Texarkana. (accessed on January 22, 2013); available from <http://tamut.edu/>.

¹³⁴ REIS data

¹³⁵ Texarkana Chamber of Commerce. (accessed on January 15, 2013); available from <http://www.texarkana.org/>.

¹³⁶ Texarkana Chamber of Commerce. (accessed on January 15, 2013); available from <http://www.texarkana.org/>.

¹³⁷ Real Estate Center at Texas A&M University. Newstalk Texas. (accessed on January 15, 2013); available from <http://recenter.tamu.edu/newstalk/main.asp?a=21>.

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was recently begun on the Texarkana Arkansas Convention Center, which will have space for 1,000 people and meeting rooms. A hotel will be built next to the convention center, with a water park planned for the second phase of development. The total cost of the facility is \$18 million.¹³⁸ On the Texas side of the border, the 25,000-square-foot Texarkana Convention Center was recently opened in 2011 along with an adjoining hotel. The entire project cost was \$24 million and funded through hotel taxes. The Texas facility provided 65 new jobs and increased sales tax revenue.¹³⁹

Due to relatively strong job growth, the assessment area's unemployment rate is lower than both Arkansas and Texas. The table below shows that the assessment area unemployment rate rose to 7.5% in 2011 from 7.4% in 2010. The 2011 nationwide average unemployment rate was 8.9%.¹⁴⁰

Unemployment Rates

Assessment Area: Multi Texarkana

Area	Years - Annualized	
	2010	2011
Texarkana MSA	7.4	7.5
Arkansas	7.9	8.0
Texas	8.2	7.9

Not Seasonally Adjusted

While unemployment rose slightly in 2011, it is below both statewide rates and continues to remain below the national average. Job growth is strong across the assessment area, and economic development projects such as the two convention centers are benefiting the local economy. Combined with the relative affordability of housing inside the assessment area, the local economy seems to be in recovery mode.

Community Contacts and Community Development Opportunities

One community contact specializing in agricultural and consumer education was interviewed. The contact indicated that economic conditions in the assessment area are stagnant. The city of Texarkana experienced a mild recession but is currently outpacing the national recovery due to job growth in the private sector, although additional job growth is needed for lower-income and lower-skilled workers. The contact discussed an economic development project that is having a positive impact on the area: the extension of Interstate 49. When finalized, the interstate will connect Texarkana to New Orleans, thereby expanding opportunities for local warehousing and transportation facilities. The contact added that, generally speaking, financial institutions are meeting community credit needs.

In its 2012 Consolidated Action Plan, the City of Texarkana, Texas, outlines, among other things, the area's challenges and opportunities with respect to affordable housing. The plan discusses several demonstrated housing needs, which include various types of housing. Housing for low- and moderate-income elderly residents is one of the city's greatest housing needs since this population lives in the oldest housing stock in the city. Additionally, new affordable housing stock, reconstructed/rehabilitated affordable housing units, and

¹³⁸ Arkansas Online. (accessed on January 15, 2013); available from <http://www.arkansasonline.com/news/2011/oct/28/texarkana-starts-construction-18m-convention-cente/>.

¹³⁹ Real Estate Center at Texas A&M University. Newstalk Texas. (accessed on January 15, 2013); available from <http://recenter.tamu.edu/newstalk/main.asp?a=21>.

¹⁴⁰ Bureau of Labor Statistics. (accessed on January 15, 2013); available from <http://www.bls.gov/>.

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financing alternatives such as grants, forgivable loans, loans and Section 8 voucher home purchase assistance, are listed as significant needs for the local area. The action plan also lists several proposed objectives, including the establishment of a revolving loan fund to be used for residential and commercial development for job creation and housing for low- to moderate-income individuals in low- to moderate-income areas and to serve as leverage for private investment.¹⁴¹

For a variety of reasons, some assessment area residents are unable to access traditional banking product and services. Bank On is a national initiative focused on connecting unbanked and underbanked individuals with traditional banking products and services in order to reduce costs and increase financial stability. The organization estimates that 10.9% of households in the assessment area are unbanked relative to 11.7% in Texas and 10.1% in Arkansas. Additionally, 24.6% of households in the assessment area are listed as underbanked, meaning they have a bank account but continue to rely on alternative financial services, like check-cashing services, payday loans, rent-to-own agreements or pawn shops. This compares to 24.1% of underbanked households in Texas and 22.3% in Arkansas.¹⁴²

The State of Texas received a significant allocation of funds under the federal government's Neighborhood Stabilization Program (NSP). The funds are available to help stabilize communities hard hit by the foreclosure crisis. The Texas allocation under NSP was more than \$100 million for housing-related projects. Arkansas received \$19.6 million under the NSP1 allocation process and \$5 million under NSP3 for the affordable housing activities in areas hard hit by the foreclosure crisis.

There are 42 community development financial institutions (CDFIs) in the state of Texas and seven in the state of Arkansas, but none are located inside the assessment area. Other community development opportunities include participation in the Low Income Housing Tax Credit (LIHTC) program. In 2011, the State of Texas allocated approximately \$52 million in federal LIHTCs.¹⁴³ These tax credits are managed locally by the Housing Authority of Texarkana, Texas. Arkansas allocated approximately \$8.7 million in federal LIHTCs annually.¹⁴⁴ The state also provides resources such as a housing trust fund and below-market financing to promote the development of affordable housing for low- and moderate-income individuals and families.

Competition

The Texarkana MSA is a relatively small banking market dominated by a small number of large financial institutions. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 15 financial institutions operating 57 branch locations with a total of \$2.2 billion in deposits. Regions Bank ranked 4th in deposit market share with 10.6% (\$234.4 million) of all deposits. Wells Fargo Bank had the largest deposit market share at 35.1%, followed by Capital One Bank with 11.9%, and BankcorpSouth Bank with 10.9%.

Regions Bank is an active HMDA and small business lender in the assessment area. In 2010, the bank ranked 5th out of 34 small business loan reporters by originating 8.7% of all loans. In 2011, the bank ranked 3rd out of 41 reporters with 14.1% of all loans. From 2010 to 2011, the bank's loans increased from 126 to 233 loans. For HMDA lending, Regions Bank ranked 12th in 2010 with 2.2% of all HMDA loans, and 14th in 2011 with

¹⁴¹ City of Texarkana, Texas. "2012 Consolidated Action Plan" (accessed on January 15, 2013); available from http://www.ci.texarkana.tx.us/documents/frontpage/2012_Action_Plan_DRAFT.pdf.

¹⁴² BankOn. 2012. (accessed on January 15, 2013); available from <http://webtools.joinbankon.org/community/profile?state=TX&place=Texarkana>

¹⁴³ Novogradac and Company LLP. "Affordable Housing Resource Center" (accessed on January 15, 2013); available from http://www.novoco.com/low_income_housing/lihtc/federal_lihtc.php.

¹⁴⁴ State of Arkansas. "Multi-Family Housing. Low-Income Housing Tax Credit Program." (accessed on January 15, 2013); available from <http://www.state.ar.us/adfa/programs/lihtcp.html>.

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1.5%. Guaranty Bond Bank, Wells Fargo Bank, Bank of America and JPMorgan Chase Bank were consistently the top HMDA lenders in the assessment area.

Demographic Characteristics

The following table shows selected demographic information for the Texarkana multistate assessment area.

Texarkana Multistate Metropolitan Area

Combined Demographics Report

Assessment Area: Multi Texarkana

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	11.5	1,876	5.4	811	43.2	8,049	23.2
Moderate-income	4	15.4	3,554	10.2	950	26.7	5,711	16.5
Middle-income	16	61.5	24,048	69.3	2,870	11.9	6,747	19.5
Upper-income	3	11.5	5,208	15.0	338	6.5	14,179	40.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	26	100.0	34,686	100.0	4,969	14.3	34,686	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	3,161	1,196	3.5	37.8	1,480	46.8	485	15.3
Moderate-income	6,469	2,994	8.8	46.3	2,730	42.2	745	11.5
Middle-income	37,007	24,677	72.4	66.7	8,652	23.4	3,678	9.9
Upper-income	7,553	5,206	15.3	68.9	1,760	23.3	587	7.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	54,190	34,073	100.0	62.9	14,622	27.0	5,495	10.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	497	7.5	437	7.4	26	8.2	34	10.4
Moderate-income	800	12.2	697	11.7	57	18.0	46	14.1
Middle-income	4,126	62.7	3,776	63.6	157	49.5	193	59.0
Upper-income	1,160	17.6	1,029	17.3	77	24.3	54	16.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,583	100.0	5,939	100.0	317	100.0	327	100.0
Percentage of Total Businesses:			90.2		4.8		5.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.6	1	0.7	0	0.0	0	0.0
Moderate-income	5	3.2	5	3.3	0	0.0	0	0.0
Middle-income	133	84.2	126	83.4	6	100.0	1	100.0
Upper-income	19	12.0	19	12.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	158	100.0	151	100.0	6	100.0	1	100.0
Percentage of Total Farms:			95.6		3.8		.6	

Based on 2010 D&B information according to 2000 Census Boundaries.

Texarkana Multistate Metropolitan Area

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Texarkana assessment area is good, and lending activity reflects good responsiveness to assessment area credit needs. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank is a leader in making community development loans.

Regions Bank is both a HMDA and small business lender. During the review period, the bank reported 118 (26.2%) HMDA loans compared to 332 (73.8%) small business loans in the Texarkana assessment area. Therefore, small business lending was weighted more heavily than HMDA lending in determining the bank's lending test rating in the assessment area. In total, 0.2% of the bank's small business and HMDA lending by number of loans and 0.1% by dollar volume, totaling \$33.0 million, were originated in the Texarkana assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Lending Activity

Based on strong community development lending performance, lending levels reflect good responsiveness to assessment area credit needs. The percentage of the bank's total lending at 0.2% is comparable to the percentage of deposits at 0.2% in this area. The bank also originated six community development loans in the Texarkana assessment area. Regions Bank is a relatively major competitor in this market, ranking fourteenth in HMDA loans and third in small business loans in 2011.

Geographic Distribution of Loans

For this analysis, the geographic distribution of HMDA and small business lending, including both originations and purchases, was compared with available demographic information. Performance context issues and aggregate lending data were taken into consideration. Considering all these factors, Regions Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

Small Business Loans

Small business lending in low-income tracts is excellent. Regions Bank originated 9.3% of small business loans in low-income tracts, which was greater than the percentage of small businesses in these tracts at 7.4%. The bank performed better than the aggregate in both 2010 and 2011.

Small business lending in moderate-income tracts is excellent. Regions Bank originated 14.8% of small business loans in moderate-income tracts, which was greater than the percentage of small businesses at 11.7%. The bank performed better than the aggregate in both 2010 and 2011.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts, while the lending in upper-income tracts was greater than the percentage of small businesses.

Home Purchase Loans

During the review period, the bank did not originate any of its home purchase loans in low-income tracts, where only 3.5% of owner-occupied units in the assessment area are located. It should also be noted that the aggregate had very low lending levels in both 2010 and 2011, which may suggest a lack of lending opportunity in low-

Texarkana Multistate Metropolitan Area

income tracts. Due to the low level of owner-occupied units, as well as limited aggregate activity, the bank's performance is adequate, with minimal weighting given to home purchase lending in low-income tracts.

Home purchase lending in moderate-income tracts is adequate. During the review period, the bank originated 6.7% of its home purchase loans in moderate-income census tracts, which was less than the 8.8% of the owner-occupied units located in moderate-income tracts in the assessment area. Regions Bank's performance was comparable to the aggregate in 2010 and was significantly better than the aggregate in 2011.

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in middle-income tracts, while lending in upper-income tracts was greater than percentage of owner-occupied units in upper-income tracts.

Home Refinance Loans

During the review period, the bank did not originate any of its home refinance loans in low-income tracts, where only 3.5% of owner-occupied units in the assessment area are located. It should also be noted that the aggregate had very low lending levels in both 2010 and 2011, which may suggest a lack of lending opportunity in low-income tracts. Due to the low level of owner-occupied units, as well as limited aggregate activity, the bank's performance is adequate, with minimal weighting given to home refinance lending in low-income tracts.

Regions Bank's home refinance lending in moderate-income census tracts is adequate. During the review period, the bank originated 4.7% of its home refinance loans in moderate-income census tracts, where 8.8% of the owner-occupied units are located. Regions' performance was below the aggregate in 2010, but significantly above the aggregate in 2011.

The bank's home refinance lending in both middle- and upper-income tracts was greater than the percentage of owner-occupied units in middle- and upper-income tracts, respectively.

Home Improvement Loans

During the review period, the bank originated one home improvement loan in a low-income tract. It should also be noted that the aggregate had very low lending levels in both 2010 and 2011, which may suggest a lack of lending opportunity in low-income tracts. Due to the low level of owner-occupied units, as well as limited aggregate activity, the bank's performance is adequate, with minimal weighting given to home improvement lending in low-income tracts.

Regions Bank's home improvement lending in moderate-income census tracts is adequate when compared to the percentage of owner-occupied units in these tracts and aggregate lending performance. During the review period, Regions Bank originated 12.5% of its home improvement loans in moderate-income tracts, where 8.8% of the owner-occupied units in the assessment area are located. The bank's performance was better than the aggregate in 2010 and 2011.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in middle-income tracts, while lending in upper-income tracts was less than percentage of owner-occupied units in upper-income tracts.

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

Regions Bank's borrower distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context

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issues, such as local economic conditions, unemployment and poverty rates, were considered, as well as the performance of other banks.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses was comparable to the aggregate in 2010 but was below aggregate in 2011. The bank originated 30.7% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 90.2%. However, of the 332 small business loans originated during the review period, 176 loans (53.0%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the bank's percentage of loans originated to small businesses was 65.4%, which was still below the percentage of small businesses in the assessment area. However, 85.8% of the 332 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was below the aggregate in 2010 and comparable to the aggregate in 2011.

Home Purchase Loans

Regions Bank's home purchase lending to low-income borrowers is poor. The bank's performance was less than the demographic with 3.3% of its home purchase loans to low-income borrowers, while low-income families make up 23.2% of total families in the assessment area. The bank's performance was comparable to the aggregate in 2010 and less than the aggregate in 2011.

Home purchase lending to moderate-income borrowers is excellent. At 33.3%, the bank's percentage of home purchase lending to moderate-income borrowers was much greater than the percentage of moderate-income families in the assessment area at 16.5%. The bank's performance was well above the aggregate in both 2010 and 2011.

The bank's home purchase lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Home Refinance Loans

Regions Bank's home refinance lending to low-income borrowers is good. The bank performed less than the demographic with 12.5% of its home refinance loans to low-income borrowers. Low-income families make up 23.2% of total families in the assessment area. The bank's performance was considerably better than the aggregate in both 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is adequate when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home refinance lending to moderate-income borrowers at 9.4% was less than the percentage of moderate-income families in the assessment area at 16.5%. Regions Bank's performance was comparable to the aggregate in 2010 and better than the aggregate in 2011.

The bank's home refinance lending to both middle-income and upper-income borrowers was greater than the percentage of middle- and upper-income families, respectively, in the assessment area.

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Home Improvement Loans

Considering the performance of the aggregate, along with other lending and demographic data, home improvement lending to low-income borrowers is excellent. During the review period, low-income families represented 23.2% of total families and received 37.5% of the home improvement loans. The bank performed significantly greater than the aggregate in both 2010 and 2011.

Home improvement lending to moderate-income borrowers is good. Regions Bank's percentage of home improvement loans to moderate-income borrowers at 16.7% was comparable to the percentage of moderate-income families in the assessment area at 16.5%. The bank's home improvement lending to moderate-income borrowers was better than the aggregate in both 2010 and 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Community Development Lending

Regions Bank is a leader in making community development loans in the Texarkana assessment area. The bank originated six community development loans totaling \$7.6 million during the review period. All loans either financed affordable housing for low- and moderate-income individuals or promoted economic development by financing small businesses as part of the SBA's 504 Certified Development Company program. The affordable housing loans financed the construction of a multi-family affordable housing development that is utilizing LIHTCs. Local community development credit needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization resulting from elevated foreclosure rates, and economic development activities including small business finance. The bank's community development loan portfolio exhibits good responsiveness to these credit needs of low- and moderate-income individuals and geographies and small businesses. Furthermore, the dollar amount of community development loans is excellent given the bank's presence in the market.

Investment Test

The bank's performance in the Texarkana assessment area under the investment test is excellent. The bank had four investments totaling \$14.4 million, including one current period investment for \$4.6 million. Direct investments in the assessment area provided support for community services and for affordable housing through LIHTCs and GNMA investment vehicles. During the review period, the bank invested in one LIHTC project that provided 51 units of housing affordable to low- and moderate-income individuals. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. The broader regional investments primarily funded small businesses and startup companies through SBICs and an investment in a statewide CDFI, as well as provided support for community revitalization through an investment in a New Markets Tax Credit fund. Local community credit needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization resulting from elevated foreclosure rates, and economic development activities including small business finance. The dollar volume of Regions Bank's current and total investments exhibits responsiveness to some of the identified community needs given the bank's presence in the assessment area.

The bank also made three contributions totaling \$2,000 to organizations that provide community services to low- and moderate-income individuals and communities. In addition, the bank made several contributions to national organizations that may indirectly benefit the assessment area.

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Service Test

The bank's service test performance in the Texarkana assessment area is excellent. Its retail and community development services reflect excellent responsiveness to the needs of the Texarkana assessment area.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of the five branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open any branches and closed one branch (in a moderate-income tract) in the Texarkana assessment area. The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank has extended hours for branches in low- and moderate-income geographies, and the level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

Geographic Distribution of Branches

Assessment Area: Multi Texarkana

Tract Category	Branches								Demographics			
	Total Branches				Drive thru	Extend-ed Hours	Week-end Hours	Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			3	11.5%	5.6%	7.5%
	LS	0		0	0							
Moderate	Total	2	40.0%	0	1	1	1	0				
	DTO	0		0	0	0			4	15.4%	11.6%	12.2%
	LS	0		0	0							
Middle	Total	2	40.0%	0	0	2	2	2				
	DTO	0		0	0	0			16	61.5%	68.5%	62.7%
	LS	0		0	0							
Upper	Total	1	20.0%	0	0	1	1	1				
	DTO	0		0	0	0			3	11.5%	14.3%	17.6%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Total	Total	5	100.0%	0	1	4	4	3				
	DTO	0		0	0	0			26	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank is a leader in providing community development services in the assessment area. During the review period, Regions Bank employees provided 248 service hours in various capacities for community

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development organizations by participating in 14 community development services. Many of the community development services focused on education, affordable housing, service on boards of directors of community organizations, and other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered several hours on the board of directors for a community organization that provides low- and moderate-income individuals with safe, decent, and quality affordable housing and support services.

Alabama

CRA RATING FOR ALABAMA: Satisfactory¹⁴⁵

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

Major factors supporting the rating include the following:

- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas. In addition, the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of community development loans within the assessment areas.
- The bank provides a significant level of qualified community development investments and grants in the assessment areas and is occasionally in a leadership position in response to the community development needs of the assessment areas.
- Retail services are accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides a relatively high level of community development services throughout the assessment areas.

¹⁴⁵ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Alabama

SCOPE OF EXAMINATION

Full scope reviews were conducted for three assessment areas in the State of Alabama:

- Birmingham
- Huntsville
- Mobile

Limited scope reviews were conducted for the remaining 13 assessment areas:

- Anniston
- Auburn
- Baldwin-Coffee-Covington-Escambia (non-MSA)
- Decatur
- Dothan
- Fayette (non-MSA)
- Florence
- Gadsden
- Montgomery
- Northern Alabama (non-MSA)
- Southern Alabama (non-MSA)
- Tallapoosa-Talladega (non-MSA)
- Tuscaloosa

The time period, products, and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA

Lending activity in Alabama accounted for 17.4% of the bank's total lending activity. HMDA-reportable lending in Alabama represented 17.1% of the bank's total HMDA-reportable lending, while small business and small farm lending represented 17.8% of the bank's total small business and small farm lending. As of June 30, 2011, the bank had \$22.0 billion in deposits in Alabama accounting for 22.4% of Regions Bank's total deposits. Additionally, as of June 30, 2011, the bank ranked 1st, among 173 insured institutions, in deposit market share with 26.2% of the deposits within the state. As of December 31, 2011, Regions Bank operated 241 branch offices in Alabama representing 14.0% of the bank's total branches.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

The lending test rating in the State of Alabama is Low Satisfactory. Lending activity reflects adequate responsiveness to assessment area credit needs in all three full-scope assessment areas. The bank's performance with regard to the geographic distribution of loans reflects good penetration throughout the assessment areas. Also, the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different sizes. The bank makes an adequate level of community development loans.

Although Regions Bank is both a small business and HMDA lender, small business lending was given greater consideration in determining the lending test rating for Alabama because the bank originated more small business loans by number than HMDA loans. Additionally, the Birmingham assessment area received greater consideration when determining the rating because it holds a greater percentage of the bank's deposits, loans, and branches in the state of Alabama than the other full-scope assessment areas. Furthermore, Regions Bank originated a relatively low number of small farm loans in Alabama during the review period (251); therefore, no detailed discussion of these loans is included in this section of the report.

Alabama

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendices F-G.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of the Alabama assessment areas. The following table shows lending activity from January 1, 2010, through December 31, 2011.

Statewide Summary of Lending Activity Assessment Areas Located in Alabama

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	4,354	12.6%	\$737,062	19.2%
HMDA Refinance	8,855	25.7%	\$1,472,519	38.3%
HMDA Home Improvement	1,573	4.6%	\$13,348	0.3%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	14,782	42.9%	\$2,222,929	57.8%
Total Small Business	19,441	56.4%	\$1,593,262	41.4%
Total Farm	251	0.7%	\$30,489	0.8%
TOTAL LOANS	34,474	100.0%	\$3,846,680	100.0%

Originations and Purchases

Affiliate loans include only loans originated or purchased within the bank's assessment area.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA and small business loans is good. The geographic distribution was good in all three full-scope assessment areas in the state. Overall, the distribution of loans by borrower's income and revenue size of business is adequate. The borrower distribution is considered adequate in all three full-scope assessment areas in the state. A detailed discussion of the borrower and geographic distribution of lending for the full-scope assessment areas is included in the next section of this report.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the Alabama assessment areas. The bank made 92 community development loans totaling \$159.6 million during the review period, which represented 13.5% by number and 11.4% by dollar amount of the bank's community development lending. The majority of the loans were for the purpose of affordable housing. While a relatively high level of community development lending was noted in Mobile, the Birmingham and Huntsville assessment areas had adequate levels of community development lending. More information on community development lending can be found in each full-scope assessment area section.

Investment Test

The investment test rating is High Satisfactory when considering the bank's statewide performance in Alabama. The bank made significant use of qualified investments and contributions. The bank exhibited excellent responsiveness to credit and community development needs through its investment activities in the Huntsville assessment area, while performance was good in Mobile and adequate in Birmingham.

Alabama

The bank made 118 qualified investments of approximately \$202.4 million and contributions of \$2.7 million within the Alabama assessment areas. Of the 118 investments, 18 totaling \$86.0 million were current period investments. Most of the investments provided support for affordable housing, through GNMA and FNMA investment instruments and the purchase of low-income housing tax credits. During the current review period, the bank invested in 14 LIHTC projects that created 761 units of housing affordable to LMI individuals. In addition, the bank two prior period community development project investments totaling \$2.25 million in a statewide community development financial institution (CDFI). The bank also had investments that benefitted its footprint or a broader regional area that includes Alabama. The broader regional investments primarily funded small businesses, startup companies, and community revitalization.

Contributions of note outside the full-scope assessment areas in Alabama include a donation to support the design and construction of the \$20K House, which is being developed by a nonprofit and a local university to create a new model for energy efficient, affordable housing for low-income families in rural communities. Additional details regarding specific investments and contributions can be found in the full-scope assessment area sections.

Service Test

The service test rating is High Satisfactory when considering the bank's statewide performance. As stated earlier, Regions Bank's performance in Alabama was evaluated by reviewing the Birmingham, Huntsville, and Mobile assessment areas using full-scope examination procedures.

Retail Services

Delivery systems, including ATMs and branch office locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including low- and moderate-income geographies or to low- and moderate-income individuals. The record of opening and closing of offices has not affected the accessibility of its delivery systems, including to low- and moderate-income geographies and/or low- and moderate-income individuals.

Community Development Services

The bank provides a relatively high level of community development services that benefit residents and small businesses of the assessment areas. Out of the three full-scope assessment areas, community development services were good in two assessment areas and adequate in one assessment area.

Birmingham, Alabama

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BIRMINGHAM, ALABAMA ASSESSMENT AREA

The Birmingham, Alabama assessment area includes six of the seven counties in the Birmingham, Alabama MSA: Blount, Chilton, Jefferson, St. Claire, Walker, and Shelby Counties. Region's Bank is headquartered in Birmingham, Alabama. Birmingham is located in Jefferson County and is the largest city in the assessment area, although there are a number of large suburban population centers. As of December 31, 2011, Regions Bank operated 73 branch offices in the assessment area representing 30.3% of its branches in Alabama. 11 branches are in low-income tracts, 9 branches are in moderate-income tracts, 23 branches are in middle-income tracts, and 30 branches are in upper-income tracts. The majority of the branches are located in Jefferson and Shelby counties. As of June 30, 2011, the bank had \$11.0 billion in deposits in the Birmingham, Alabama assessment area representing 49.9% of Regions Bank's total deposits in Alabama.

The banking market in the assessment area is competitive but dominated by several national and multi-regional banks. Nonetheless, competition does not appear to have adversely affected the bank's ability to serve the credit needs of its assessment area. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 48 financial institutions operating 345 branch locations in the Birmingham MSA. Regions Bank was ranked 1st with a deposit market share of 37.9% (\$11.0 billion). Compass Bank had 15.3% of the market share followed by Wells Fargo Bank with 13.0%.

Regions Bank is consistently one of the top small business and HMDA reporters in Birmingham. The bank originated 7,351 small business loans in this market in 2010 and 2011, which represented 6.8% of its total small business lending. In 2010, Regions ranked 2nd of 75 small business reporters with 19.1% of the small business loans. By 2011, Regions was the top ranked small business reporter, with 25.0% of all loans. Overall, CRA lending by all lenders in the market increased significantly between 2010 and 2011, from 14,280 to 18,909 loans. The bank originated 3,965 HMDA-reportable loans in the Birmingham market in 2010 and 2011, which represented 4.6% of its total HMDA lending. For HMDA lending, Regions ranked 3rd in 2010 with 5.6% of total HMDA loans and fell to 4th in 2011 with 4.9% of all loans. Bank of America and Wells Fargo were consistently the top HMDA lenders in the assessment area, and JP Morgan Chase surpassed Regions to be the 3rd ranked lender in 2011.

Demographic Characteristics

2000 census data indicates that the assessment area population was 1,031,412. The assessment area experienced faster growth between 2000 and 2010 than elsewhere in the state, but the growth was uneven. New suburban jurisdictions that did not even exist several decades ago grew the fastest, while the city of Birmingham experienced a population loss of approximately 12.7% between 2000 and 2010. Much of this population change has been driven by shifting demographics, and the city of Birmingham is now majority African American. Overall, the assessment areas grew by about 7% to 1,105,132 in 2010.¹⁴⁶

The Birmingham assessment area contains 223 census tracts; census data from 2000 indicates that there were 16 (7.2%) low-income census tracts, 63 (28.3%) moderate-income tracts, 84 (37.7%) middle-income tracts and 60 (26.9%) upper-income tracts. The following table provides demographic characteristics of the bank's assessment area based on the 2000 U.S. census data used to analyze the bank's CRA performance.

¹⁴⁶ U.S. Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

Birmingham, Alabama

Combined Demographics Report

Assessment Area: AL Birmingham

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	16	7.2	12,468	4.4	5,203	41.7	60,832	21.5
Moderate-income	63	28.3	65,951	23.3	12,528	19.0	49,302	17.4
Middle-income	84	37.7	116,274	41.0	9,723	8.4	57,529	20.3
Upper-income	60	26.9	88,631	31.3	2,281	2.6	115,661	40.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	223	100.0	283,324	100.0	29,735	10.5	283,324	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	25,276	6,654	2.3	26.3	14,136	55.9	4,486	17.7
Moderate-income	111,236	63,407	21.8	57.0	34,912	31.4	12,917	11.6
Middle-income	180,416	124,287	42.7	68.9	39,423	21.9	16,706	9.3
Upper-income	129,065	96,408	33.2	74.7	25,728	19.9	6,929	5.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	445,993	290,756	100.0	65.2	114,199	25.6	41,038	9.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4,663	9.0	3,813	8.3	531	16.4	319	12.8
Moderate-income	8,174	15.8	7,287	15.8	490	15.2	397	15.9
Middle-income	19,321	37.3	17,430	37.9	995	30.8	896	35.9
Upper-income	19,581	37.8	17,481	38.0	1,217	37.6	883	35.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	51,739	100.0	46,011	100.0	3,233	100.0	2,495	100.0
Percentage of Total Businesses:			88.9		6.2		4.8	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	0.6	3	0.6	0	0.0	0	0.0
Moderate-income	92	17.6	88	17.7	4	20.0	0	0.0
Middle-income	331	63.4	315	63.5	12	60.0	4	66.7
Upper-income	96	18.4	90	18.1	4	20.0	2	33.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	522	100.0	496	100.0	20	100.0	6	100.0
Percentage of Total Farms:			95.0		3.8		1.1	

Based on 2010 D&B information according to 2000 Census Boundaries.

Birmingham, Alabama

Income Characteristics

Income in the assessment area rose in the last decade, but there is significant variation in median family income among the counties. Data from the 2010 American Community Survey indicates that median family income ranged from a low of \$45,788 in Walker County to a high of \$81,406 in Shelby County. Median family income in Birmingham was only \$38,460, indicating that the urban center of the region also has the lowest income and is where many of the community development opportunities exist. Overall, median family income in the assessment area compares favorably to the state where median family income was \$51,989.¹⁴⁷

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following table shows that the median family income in the MSA increased slightly between 2010 and 2011, from \$61,700 to \$62,000. Additionally, the table shows a breakdown of the estimated annual income based on income classification (i.e., low, moderate, middle and upper).

**Borrower Income Levels
Birmingham-Hoover, AL MSA**

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$61,700	0	- \$30,849	\$30,850	- \$49,359	\$49,360	- \$74,039	\$74,040	- & above
2011	\$62,000	0	- \$30,999	\$31,000	- \$49,599	\$49,600	- \$74,399	\$74,400	- & above

Poverty and financial instability are concerns throughout the assessment area. The percentage of people living in poverty increased between 2000 and 2009 in all counties in the assessment area, with the exception of Walker County. More than 15% of the people living in Jefferson, Chilton and Walker counties were living in poverty between 2005 and 2009. Alabama is considered one of the poorer states in the country, and statewide, 16.8% of the population was living in poverty between 2005 and 2009. Food stamp usage, another indicator of financial distress, has also been rising. In 2009, 15.4% of the population in Jefferson County was receiving food stamps; Shelby County had the lowest percentage of people receiving food stamps at 5.6%.¹⁴⁸

Eligibility for free and reduced price lunch is also evidence of financial instability. Birmingham schools have a higher level of economically disadvantaged students than surrounding school systems, with 85% of Birmingham students eligible for the free and reduced price lunch program compared to 40% in Jefferson County schools, 25% in Shelby County schools, and 15% in Hoover city schools, three other large school systems in the area.¹⁴⁹

Housing Characteristics

The housing market in the assessment area experienced many of the challenges seen nationwide as result of the economic downturn, including declining housing prices, rising unemployment rates and increasing foreclosures.

¹⁴⁷ U.S. Census Bureau, 2010 American Community Survey 1-Year Estimates: S1903: Median Income In The Past 12 Months (In 2010 Inflation-Adjusted Dollars). (accessed on May 29, 2012)

¹⁴⁸ US Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

¹⁴⁹ Regions Bank

Birmingham, Alabama

The housing market hit bottom in mid-2010 and since that time, home sales and median home prices have started to increase.

Home sales in Birmingham, while still significantly below the peak sales in 2006, have increased by almost 50% since August 2010 according to the Alabama Center for Real Estate at the University of Alabama. Median home prices have also declined from the peak, but have been increasing since 2009. In August 2012, the median home price in the area was \$155,000.¹⁵⁰ The housing market in the assessment area mirrors the trends at the state level, where home sales and median prices have also dropped significantly since peak levels, but have shown signs of stabilizing in the last two years. For the state, the median sales price was \$127,383 in August 2012.¹⁵¹

New home construction in the assessment area slowed significantly with single-family building permits down 77% from 6,870 in 2005 to 1,555 in 2010. Since 2010, new residential activity has been increasing, but at 1,784 in 2011, building permits remain well below the peak.¹⁵² Most of the new construction is occurring in a handful of subdivisions in Jefferson County (outside the city of Birmingham) and in Shelby County.

Mortgage delinquencies and foreclosures are a significant concern in the assessment area. The percentage of mortgages considered seriously delinquent (defined as more than 90 days past due or in foreclosure) increased from 5.9% in January 2010 to 8.6% in December 2011. Statewide, just 1.2% of mortgages were seriously delinquent at the end of 2011. Jefferson County consistently has one of the higher foreclosure rates in the state, and at the end of 2011, 9.1% of mortgages in the county were seriously delinquent.¹⁵³ 2000 census data indicates that there were 445,993 housing units in the assessment area, 290,756 of which (65.2%), were owner-occupied, while 25.6% were classified as rental units, and 9.2% of the available housing was vacant. Although a majority of the assessment area's housing units are owner-occupied, low- and moderate-income tracts have a high percentage of rental units. This could limit the opportunities for mortgage origination in these tracts. Additionally, housing vacancies are rising as a result of the foreclosure crisis, particularly in Birmingham. Birmingham city officials estimate that there are more than 10,000 vacant and abandoned lots in the city and more than 12,000 state-tax-foreclosed properties.¹⁵⁴ The presence of these vacant and abandoned properties has a destabilizing effect on the surrounding communities, and many are concentrated in the city's low- and moderate-income communities.

The homeownership rate varies across the assessment area from a low of 64.9% in Jefferson County to a high of 80.7% in St. Clair County. Housing is still considered relatively affordable throughout the assessment area, and in Jefferson, Walker, St. Clair and Blount counties, more than 50% of the housing was considered affordable to a family earning less than 80% of the area median income in 2009.¹⁵⁵ The median housing value for the Birmingham, Alabama assessment area in 2011 was \$88,918, which was approximately 15.9% higher than the median housing value for the state of Alabama at \$76,700. The median age of housing in the assessment area was 28 years, which indicates there may be a need for home improvement loans.

¹⁵⁰ Alabama Center for Real Estate, University of Alabama. August, 2012. (accessed October 23, 2012); available at: http://acre.cba.ua.edu/store/store_files/Birmingham_Report-1767.pdf.

¹⁵¹ Alabama Center for Real Estate, University of Alabama. August, 2012. (accessed October 23, 2012); available at: http://acre.cba.ua.edu/store/store_files/Birmingham_Report-1767.pdf.

¹⁵² US Census Bureau Residential Construction Branch. Accessed through PolicyMap. (accessed on September 4, 2012); available from <http://www.policymap.com>

¹⁵³ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

¹⁵⁴ Regions Bank

¹⁵⁵ US Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

Birmingham, Alabama

Overall, the housing market in the assessment area shows signs of stabilization and remains relatively affordable. However, mortgage delinquency is a serious concern that could jeopardize the region's recovery; therefore, continued support of foreclosure prevention efforts is critical.

Employment and Economic Conditions

Birmingham was historically an industrial city, dominated by the steel industry. However, the economy in the Birmingham MSA has become much more diverse. The manufacturing sector now accounts for 7.3% of total employment and has been replaced by the service sector as the dominant source of jobs. Auto suppliers are among the strongest employers within the region's manufacturing sector. Government agencies also provide stable employment in the region, and despite changes in the financial services landscape, Birmingham remains one of the financial centers in the Southeast.¹⁵⁶ The University of Alabama at Birmingham is the largest employer in the region with almost 19,000 employees. Other employers include Regions Bank, AT&T, St. Vincent's Health System, Honda Manufacturing of Alabama, Baptist Health System, Inc., the City of Birmingham, and the Birmingham and Jefferson County Boards of Education.¹⁵⁷

Economic conditions across the Birmingham MSA have been in steady decline since 2008. Nonfarm employment in the MSA continues to decline though the region has seen job growth in several sectors, including trade, professional and business services; education and health services; transportation and utilities; and financial services. Job gains have been offset by losses in construction, government and manufacturing sectors. Despite the loss of jobs, the unemployment picture in the MSA has started to improve. As shown in the following table, unemployment fell from 8.9% to 8.3% between 2010 and 2011, and is well below the unemployment rate for the state at 9.0%.¹⁵⁸

Unemployment Rates

Assessment Area: AL Birmingham

Area	Years - Annualized	
	2010	2011
Birmingham MSA	8.9	8.3
Blount County	9.0	8.3
Chilton County	9.2	8.6
Jefferson County	9.4	8.7
St. Clair County	9.1	8.3
Shelby County	6.9	6.3
Walker County	10.7	9.5
Alabama	9.5	9.0

Not Seasonally Adjusted

¹⁵⁶ Center for Business and Economic Research, Culverhouse College of Commerce, the University of Alabama. Alabama Economic Outlook, Birmingham-Hoover 2012; (accessed October 29, 2012); available at:

http://cber.cba.ua.edu/pdf/EconomicOutlook_Metro2012/Birmingham-Hoover.pdf

¹⁵⁷ US Department of Housing and Urban Development, Office of Policy Development and Research. "Comprehensive Housing Market Analysis, Birmingham-Hoover, Alabama, April 2011" (accessed October 29, 2012); available at

http://www.huduser.org/portal/publications/PDF/BirminghamAL_Comp.pdf.

¹⁵⁸ Bureau of Labor Statistics

Birmingham, Alabama

The Birmingham MSA has had a particularly challenging few years. The region was impacted by the national economic downturn, but also faced several significant local challenges. Jefferson County has been experiencing political and financial turmoil largely because a major county tax that provided about 25% of the county's operating revenue was declared unconstitutional, forcing layoffs and changes in county services. In addition, the County owed \$3.2 billion in debt for repairs to the sewer system and did not have the revenue to pay it off.¹⁵⁹ These issues together resulted in a significant fiscal crisis that forced the county to declare bankruptcy in November 2011, the largest municipal bankruptcy in history.¹⁶⁰ As a result of the bankruptcy, more layoffs are expected.

The region was hit by a series of deadly tornados in April 2011 that claimed the lives of at least 46 people and destroyed or heavily damaged thousands of homes, primarily in Jefferson, St. Clair, and Walker counties.¹⁶¹ Most of the rebuilding efforts were expected to start in 2012.

While the past few years have been difficult, there are a number of new projects underway across the MSA. Norfolk Southern broke ground on the \$97.5 million Birmingham Regional Intermodal Facility last summer and upon completion, it is expected the facility will employ over 230. This development is also expected to boost Birmingham's position as a center for logistics and draw additional distribution and manufacturing companies. The entrepreneurial community is also growing. Innovation Depot, which was recognized as the nation's top technology incubator in 2011, is expanding to serve about 90 companies. There are also a number of projects underway to help revitalize downtown Birmingham, including Railroad Park, a new minor league stadium and a number of other civic, residential, office and retail-oriented projects.

Community Contacts and Community Development Opportunities

Low- and moderate-income communities in the Birmingham market have many different needs, and there are numerous opportunities for banks to engage in community development initiatives. First, as mentioned earlier, Birmingham was hit by a series of tornados in April 2011. This disaster was particularly devastating for low- and moderate-income areas. Government, business and nonprofit leaders came together immediately to provide assistance to the impacted communities and individuals. In September 2012, HUD approved \$14 million in tornado recovery plans for Jefferson County and Birmingham. These funds will support long-term disaster recovery efforts and be used to confront unmet housing, business and infrastructure needs.¹⁶² One community contact indicated that there was a great opportunity for local banks to help develop a program that would assist people displaced by the tornados and other natural disasters in the future.

Foreclosure prevention and neighborhood stabilization is also a significant concern. In 2009, the city of Birmingham received about \$2.9 million from the U.S. Department of Housing and Urban Development as part of the Neighborhood Stabilization Program (NSP). These funds are available to support several neighborhood stabilization activities, and Birmingham has chosen to focus on the acquisition and rehabilitation of foreclosed properties in communities particularly hard hit by foreclosure. Homes that are sold through this program will

¹⁵⁹ New York Times "Debt Crisis? Bankruptcy Fears? See Jefferson County, Ala." New York Times, July 29, 2011.

¹⁶⁰ Center for Business and Economic Research, Culverhouse College of Commerce, the University of Alabama. Alabama Economic Outlook, Birmingham-Hoover 2012; (accessed October 29, 2012); available at: http://cber.cba.ua.edu/pdf/EconomicOutlook_Metro2012/Birmingham-Hoover.pdf

¹⁶¹ Center for Business and Economic Research, Culverhouse College of Commerce, the University of Alabama. Alabama Economic Outlook, Birmingham-Hoover 2012; (accessed October 29, 2012); available at: http://cber.cba.ua.edu/pdf/EconomicOutlook_Metro2012/Birmingham-Hoover.pdf

¹⁶² Birmingham Business Journal "HUD approves \$55M in Alabama tornado recovery plans" September 11, 2012. (accessed October 25, 2012); available at: <http://www.bizjournals.com/birmingham/news/2012/09/11/hud-approves-55m-in-alabama-tornado.html>.

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be available to homeowners earning up to 115% of median family income, and access to first mortgage financing is an important component associated with the success of the program.

Affordable housing is an ongoing need in Birmingham; specifically affordable rental housing, according to one community contact. Low-income individuals who have lost their homes through foreclosure are not able to afford current market rental rates. To assist with the overall community stabilization, there is a great need for more mortgage lending to low- and moderate-income individuals and a need for more home improvement loans targeting homeowners in blighted neighborhoods. The City of Birmingham Consolidated Report 2010-2015 also states that housing affordability and the quality of aging existing housing stock are the top issues for the city.

Small business credit access and technical assistance are also identified needs in Birmingham. One community contact indicated that business owners needed more workshops and training sessions to help position them for traditional bank financing. In addition, the Federal Reserve Bank of Atlanta Community and Economic Development Department held several forums in Birmingham in 2009 and 2010 with local small business lenders and technical assistance providers to learn more about the small business environment in the region. Meeting participants felt that there was a significant gap in the credit market for loans under \$100,000. These loans are not being made by large financial institutions, and there are limited alternatives available. Meeting participants also confirmed that there is a need for more technical assistance for small business owners and alternative financing providers. Important sources of alternative financing for small businesses are community development financial institutions (CDFIs). The state of Alabama has a number of credit unions that have become certified CDFIs but only one CDFI that focuses specifically on small business. The Birmingham MSA has recently adopted “Blueprint Birmingham,” which is a regional economic development strategy that includes a specific focus on supporting small and minority-owned businesses in the region.¹⁶³

Access to healthy food was noted as an important need in low- and moderate-income communities in Birmingham. One community contact mentioned that there are a number of “food deserts” in the area, and there is an opportunity for banks to support efforts to increase access to healthy foods in these areas through small farm and small business lending.

Finally, addressing the needs of the unbanked and underbanked individuals in the Birmingham MSA is a focus for community development work in the region. According to the FDIC’s 2011 National Survey of Unbanked and Underbanked Households, 12.1% of households are unbanked, meaning they have no type of deposit account with a mainstream financial institution. In addition, 33% of households are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis. The unbanked are disproportionately lower income and minority households.¹⁶⁴ There are a number of efforts in Birmingham to address the needs of these households, including Bank On Alabama and Bank On Birmingham. In addition, the Alabama Asset Building Coalition has been working to increase access to Individual Development Account (IDAs), financial education and free tax assistance programs and to address policy issues related to predatory lending.

¹⁶³ Birmingham Business Alliance, “Blueprint Birmingham”. Available at: http://blueprintbirmingham.com/bpb/Blueprint_Birmingham_Communication_Plan.pdf. Accessed on August 8, 2011.

¹⁶⁴ 2011 FDIC National Survey of Unbanked and Underbanked Households. (accessed November 6, 2012); available at: <http://economicinclusion.gov/>

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Birmingham assessment area is adequate. Lending activity reflects adequate responsiveness to assessment area credit needs. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of community development loans.

During the review period, the bank reported 7,351 (65.0%) small business loans compared to 3,965 (35.0%) HMDA loans in the Birmingham, Alabama assessment area. Therefore, evaluation and rating of the assessment area focuses on the performance of small business lending more heavily than HMDA lending in determining the bank's lending test rating in the assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, the unemployment and poverty rates and the level of owner-occupied units and the number of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's performance with regard to HMDA and small business lending. Considering all of these factors, Regions Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

Small Business Loans

Regions Bank's small business lending in low-income census tracts is excellent. During the review period, Regions Bank originated 10.7% of its small business loans in low-income tracts, which contain 8.3% of the small businesses in the assessment area. In comparison to aggregate data, the bank performed greater than the aggregate in both 2010 and 2011.

Regions Bank's small business lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 10.8% of its small business loans in moderate-income census tracts, which contain 15.8% of the small businesses in the assessment area. The bank's performance was similar to aggregate in both 2010 and 2011.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts while the lending in upper-income tracts was greater than the percentage of small businesses.

Home Purchase Loans

Home purchase lending in low-income census tracts is good. Regions Bank originated 0.9% of its home purchase loans in low-income tracts, which contain 2.3% of the owner-occupied units. However, it appears that the aggregate had low penetration of home purchase loans in low-income census tracts as well. Nonetheless, the bank's performance was greater than the aggregate in both 2010 and 2011.

Home purchase lending in moderate-income tracts is poor. During the review period, Regions Bank originated 4.3% of its home purchase loans in moderate-income census tracts, which contain 21.8% of the owner-occupied

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units in the assessment area. Although the aggregate did not originate home purchase loans at a level comparable to the percentage of owner-occupied units in moderate-income census tracts, Regions Bank's performance was less than the aggregate in both 2010 and 2011.

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Refinance Loans

Home refinance lending in low-income census tracts is adequate. During the review period, Regions Bank originated 0.6% of its refinance loans in low-income census tracts, which contain 2.3% of the owner-occupied units in the assessment area. Regions Bank's performance was similar to aggregate in both 2010 and 2011.

Regions Bank's home refinance lending in moderate-income census tracts is also adequate. During the review period, the bank originated 5.6% of its home refinance loans in moderate-income census tracts, which contain 21.8% of the owner-occupied units. Regions Bank's performance was slightly less than the aggregate in both 2010 and 2011.

The bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Home improvement lending in low-income census tracts is good. Regions Bank originated 1.8% of its home improvement loans in low-income tracts, which contain 2.3% of the owner-occupied units. The bank performed slightly greater than the aggregate in both 2010 and 2011.

Regions Bank's home improvement lending in moderate-income census tracts is adequate when compared to the percentage of owner-occupied units in these tracts. During the review period, Regions Bank originated 16.8% of its home improvement loans in moderate-income tracts, which contain 21.8% of the owner-occupied units in the assessment area. Regions Bank's performance was less than aggregate in 2010 and greater than aggregate in 2011.

The bank's home improvement lending in both middle-income and upper-income tracts was greater than the percentage of owner-occupied units in these tracts.

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

The distribution of loans based on borrower's income or gross annual revenues is adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses exceeded the aggregate in 2010 and was less than aggregate in 2011. The bank originated 29.4% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 88.9%. However, of the 7,351 small business loans originated during the review period, 3,968 loans (54.0%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 63.8%, which is still below the percentage of small businesses in the assessment area. However, 86.6% of

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the 7,351 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in 2010 and comparable to the aggregate in 2011.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is poor. The bank made 9.0% of its home purchase loans to low-income borrowers. Low-income families make up 21.5% of total families in the assessment area. Regions Bank performed less than the aggregate in 2010 and 2011.

Home purchase lending to moderate-income borrowers is good. At 20.2%, the bank's percentage of home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 17.4%. The bank's performance was less than aggregate in both 2010 and 2011.

The bank's home purchase lending to middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is good. The bank made 6.3% of its refinance loans to low-income borrowers. Low-income families make up 21.5% of total families in the assessment area. The bank's performance was slightly greater than the aggregate in both 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is adequate when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home refinance lending to moderate-income borrowers at 13.4% was less than the percentage of moderate-income families in the assessment area at 17.4%. Regions Bank's performance was less than aggregate in 2010 and comparable to aggregate in 2011.

The bank's refinance lending to middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. Regions Bank's percentage of loans at 17.4% was less than the percentage of low-income families in the assessment area at 21.5%. However, the bank's lending to low-income borrowers was greater than the aggregate performance in 2010 and less than aggregate in 2011.

Home improvement lending to moderate-income borrowers is good. Regions Bank's percentage of home improvement loans to moderate-income borrowers at 26.1% far exceeded the percentage of moderate-income families in the assessment area at 17.4%. Additionally, the bank's performance was greater than the aggregate in both 2010 and 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area while the lending to upper-income borrowers was less than the percentage of upper-income families.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the Birmingham assessment area. The bank originated 22 community development loans totaling \$56.7 million during the review period. The majority of the loans promoted economic development by financing small businesses or financed community

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services targeted to low- and moderate-income individuals. Other area of community development need in the assessment area include but are not limited to affordable housing for low- or moderate-income individuals, disaster recovery and neighborhood revitalization resulting from elevated foreclosure rates. The bank's community development loan portfolio inside the assessment area exhibits an adequate level of responsiveness to these credit needs of low- and moderate-income individuals and communities and small businesses. The number and the dollar amount of community development loans are adequate given the bank's presence in the local market and these loans helped several local businesses create and/or retain jobs and provided local nonprofit organizations with credit needed to fulfill their community development missions.

Examples of community development lending include the following:

- Several loans that promote economic development by financing small businesses as part of the SBA's 504 Certified Development Company program;
- One loan to a nonprofit organization that provides community services targeted to low- and moderate-income individuals through activities focused on children's issues, safe communities and supporting at-risk populations;
- One loan to a nonprofit organization that provides community service targeted to low- and moderate-income individuals that includes the homeless and people addicted to drugs and alcohol; and
- One loan to an educational institution located in a low-income tract and the City of Birmingham's Downtown Commercial Development District that helps revitalize the area.

Investment Test

The bank's investment test performance in the Birmingham assessment area is adequate. The bank had 15 investments totaling \$11.6 million, including one current period investment of \$2.6 million. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Direct investments in the assessment area provided support for affordable housing through FNMA investment instruments and Low Income Housing Tax Credits (LIHTCs). Regional investments primarily funded small businesses and startup companies through SBICs and community revitalization through a New Markets Tax Credit fund. Identified community development needs include, but are not limited to, affordable housing, neighborhood revitalization, disaster recovery, foreclosure prevention, financial education, and small business development. The dollar volume of Regions Bank's current and total investments is adequate given the bank's presence in the assessment area.

The bank made 95 contributions totaling \$1.7 million. In addition, the bank made contributions to national organizations that may provide an indirect benefit to low- and moderate-income individuals and communities in the assessment area. Contributions were given primarily to organizations involved in providing disaster recovery assistance, community services targeted to low- and moderate-income individuals and communities, and economic development.

Regions Bank's investment portfolio and contributions are responsive to several of the identified community development needs. Examples include the following:

- Low Income Housing Tax Credits for a 48-unit project that provides housing affordable to low- and moderate-income individuals;
- Contribution to an organization that provided disaster recovery assistance to communities impacted by the tornados in Alabama in April 2011;
- A grant to support a summer fellowship program for eight college interns from across the bank's footprint that exposes them to careers in banking while also involves them in community outreach by

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providing financial education to low- and moderate-income students in the Birmingham City School System in conjunction with the Mayor's Summer Quest Challenge;

- A contribution to support a business incubator in Birmingham; and
- A contribution to support a nonprofit organization that provides free vision screening for low- and moderate-income individuals and free tax assistance.

Service Test

The bank's service test performance in the Birmingham assessment area is good. Its retail and community development services reflect good responsiveness to the needs of the Birmingham assessment area.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 73 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open or close any branches in the Birmingham, Alabama assessment area. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank offers weekend or extended hours at many of its branch offices, including those located in low- or moderate-income tracts. Bank products, services, and standard business hours are consistent throughout the assessment area.

Birmingham, Alabama

Geographic Distribution of Branches Assessment Area: AL Birmingham

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	11	15.1%	0	0	10	8	2				
	DTO	3		0	0	3			16	7.2%	5.1%	9.0%
	LS	0		0	0							
Moderate	Total	9	12.3%	0	0	9	8	5				
	DTO	0		0	0	0			63	28.3%	24.3%	15.8%
	LS	0		0	0							
Middle	Total	23	31.5%	0	0	21	19	12				
	DTO	1		0	0	1			84	37.7%	40.4%	37.3%
	LS	0		0	0							
Upper	Total	30	41.1%	0	0	27	28	15				
	DTO	1		0	0	1			60	26.9%	30.1%	37.8%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Total	Total	73	100.0%	0	0	67	63	34				
	DTO	5		0	0	5			223	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a relatively high level of community development services in the assessment area. During the review period, Regions Bank employees provided 2,942 service hours in various capacities for community development organizations, by participating in 331 different community development services. Many of the community development services focused on education, affordable housing, youth services, and various other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered by teaching financial education classes to middle and high school students. The majority of these schools have a high number of students on free or reduced price lunch programs. In addition, Regions Bank employees served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies or to low- and moderate-income individuals.

Huntsville, Alabama

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HUNTSVILLE, ALABAMA ASSESSMENT AREA

The Huntsville assessment area is the Huntsville MSA, which includes Limestone and Madison counties. As of December 31, 2011, Region's Bank operated 21 branches in the assessment area, with six in moderate-income, ten in middle-income, and five in upper-income census tracts. The branch offices represent 8.7% of the bank's branches in Alabama. As of June 30, 2011, the bank had \$1.7 billion in deposits in the Huntsville assessment area representing 7.8% of Regions Bank's total deposits in the state of Alabama.

The banking market in the Huntsville assessment area is competitive, with 26 financial institutions operating 115 branches in the MSA. According to the June 30, 2011 FDIC Summary of Deposits Report, Regions Bank was ranked 1st with a deposit market share of 25% (\$1.7 billion). Compass Bank had 12.8% of deposits followed by Wells Fargo Bank with 10.9% and BB&T with 8.3%. Many of the bank's competitors are statewide and multi-regional banks, but competition does not appear to have adversely affected the bank's ability to serve the credit needs of its assessment area.

Regions Bank is consistently one of the top small business reporters in the Huntsville assessment area. The bank originated 1,832 small business loans in this market in 2010 and 2011, which represented 1.7% of its total small business lending. In 2010, Regions ranked 2nd of 51 small business reporters with 12.8% of the small business loans. Regions significantly increased its number of small business loans in 2011, primarily by purchasing loans. In 2011, Regions was again the 2nd ranked small business lender with 19.7% of all loans. American Express Bank was the leading small business lender in both years.

The bank originated 1,469 HMDA-reportable loans in the Huntsville market in 2010 and 2011, which represented 1.7% of its total HMDA lending. For HMDA lending, Regions ranked 6th out of 270 HMDA reporters in 2010 with 3.3% of total loans. Regions ranked 6th again in 2011 out of 269 HMDA lenders with 3.1% of all HMDA loans. Wells Fargo, Redstone Federal Credit Union, Bank of America and JP Morgan Chase are the largest HMDA lenders in the market.

Demographic Characteristics

2000 census data indicates that the assessment area population was 342,376. Population in the assessment area increased by 22% between 2000 and 2010, which significantly exceeded the 7.5% population growth statewide. In 2010, the population in the Huntsville assessment area was 417,593. 43% of the population in the MSA lives in the city of Huntsville where the population was just over 180,000 in 2010. Athens and Madison are the only other cities in the assessment area with a population greater than 10,000.¹⁶⁵

The Huntsville assessment area contained 87 census tracts; 2000 census data indicates that there were 6 (6.9%) low-income census tracts, 24 (27.6%) moderate-income tracts, 35 (40.2%) middle-income tracts and 22 (25.3%) upper-income tracts. The following table provides demographic characteristics of the bank's assessment area based on the 2000 US census data used to analyze the bank's CRA performance.

¹⁶⁵ US Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

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Combined Demographics Report

Assessment Area: AL Huntsville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	6.9	2,903	3.1	1,309	45.1	19,747	21.0
Moderate-income	24	27.6	21,931	23.3	3,008	13.7	16,663	17.7
Middle-income	35	40.2	42,678	45.3	2,736	6.4	19,733	20.9
Upper-income	22	25.3	26,722	28.4	860	3.2	38,091	40.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	87	100.0	94,234	100.0	7,913	8.4	94,234	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	6,314	1,147	1.2	18.2	4,037	63.9	1,130	17.9
Moderate-income	40,732	19,925	20.8	48.9	16,001	39.3	4,806	11.8
Middle-income	63,287	45,829	47.8	72.4	12,828	20.3	4,630	7.3
Upper-income	36,852	28,998	30.2	78.7	5,878	16.0	1,976	5.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	147,185	95,899	100.0	65.2	38,744	26.3	12,542	8.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,600	8.4	1,344	7.8	181	17.3	75	9.4
Moderate-income	4,159	21.7	3,729	21.5	236	22.5	194	24.4
Middle-income	8,227	42.9	7,455	43.1	408	38.9	364	45.7
Upper-income	5,169	27.0	4,783	27.6	223	21.3	163	20.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	19,155	100.0	17,311	100.0	1,048	100.0	796	100.0
Percentage of Total Businesses:			90.4		5.5		4.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	6	1.6	6	1.6	0	0.0	0	0.0
Moderate-income	59	15.4	58	15.5	1	14.3	0	0.0
Middle-income	256	66.8	249	66.6	5	71.4	2	100.0
Upper-income	62	16.2	61	16.3	1	14.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	383	100.0	374	100.0	7	100.0	2	100.0
Percentage of Total Farms:			97.7		1.8		.5	

Based on 2010 D&B information according to 2000 Census Boundaries.

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Income Characteristics

The Huntsville MSA is the highest income metro area in Alabama. For the purposes of this analysis, HUD's median family income for 2010 and 2011 is used. As shown, the median family income for the MSA increased slightly between 2010 and 2011, from \$68,000 to \$70,800. The following table provides a breakdown of the estimated annual income based on income classification (i.e., low, moderate, middle and upper).

Borrower Income Levels Huntsville, AL MSA

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2010	\$68,000	0 - \$33,999	\$34,000 - \$54,399	\$54,400 - \$81,599	\$81,600 - & above
2011	\$70,800	0 - \$35,399	\$35,400 - \$56,639	\$56,640 - \$84,959	\$84,960 - & above

While income is much higher in the Huntsville MSA than elsewhere in the state, poverty and financial instability are concerns in certain communities. The poverty rate has increased slightly since 2000, and in 2009, 11.6% of the population in the MSA was living below the poverty level. The poverty rate is slightly higher in Limestone County. Food stamp usage, another indicator of financial distress, has also been on the rise. In 2009, 8.6% of the population in Madison County and 12.3% of the population in Limestone County received food stamps.¹⁶⁶

Housing Characteristics

The Huntsville housing market, like most of the country, weakened during the recent recession. However, the impact was lessened due to the strength of the technology and government sectors in the region.

Home sales in Huntsville declined significantly from peak levels in 2006 and hit the lowest point in 2010. Since then, home sales have started to stabilize and in 2011, 8,411 homes were sold in the Huntsville area.¹⁶⁷ The housing market in Huntsville mirrors the trends at the state level, where home sales and median prices have also dropped significantly since peak levels, but have shown some signs of stabilizing in the last two years. For the state, the median sales price was \$120,593 in September 2011.¹⁶⁸

New home construction in the assessment area has slowed significantly. The number of single-family homes permitted in 2011 was 2,015, representing a 7% decline from the 2,175 permits in 2010. The current level of construction activity remains well below the peak in 2006 of 4,154.¹⁶⁹

The Huntsville market has not experienced the high rates of foreclosure and mortgage delinquencies seen in other metro areas in the state. The percentage of mortgages considered seriously delinquent (defined as more

¹⁶⁶ US Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

¹⁶⁷ Chamber of Commerce of Huntsville/Madison County. "Construction Activity." (accessed November 6, 2012); available at: http://www.huntsvillealabamasa.com/new_exp/community_data/econ_performance/construction.html.

¹⁶⁸ Alabama Center for Real Estate, University of Alabama. August, 2012. Available at:

http://acre.cba.ua.edu/store/store_files/Statewide_Report-1889.pdf. Accessed October 23, 2012.

¹⁶⁹ U.S. Census Bureau Residential Construction Branch. Accessed through PolicyMap. (accessed on September 4, 2012); available from <http://www.policymap.com>

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than 90 days past due or in foreclosure) increased from 3.3% in January 2010 to 6.7% in December 2011.¹⁷⁰ Home purchase lending has declined since the peak levels in 2007, though not to the same degree as in other parts of the state. HMDA data for the assessment area indicates that the number of home purchase loans declined by about 37% between 2007 and 2010, while the number of loans statewide fell by 47%.¹⁷¹

The homeownership rate in the assessment has declined slightly since 2000. In 2010, 70% of households owned homes. The homeownership rate was higher in Limestone County, which is more rural. Housing is still considered relatively affordable throughout the assessment area. In Madison County, 51% of the housing was considered affordable to a family earning less than 80% of the area median income in 2009.¹⁷²

Employment and Economic Conditions

The Huntsville economy was relatively resilient during the recession primarily due to its large base of high-tech and advanced manufacturing employment as well as a growing federal government and contractor presence in the area. The government and services sectors are the dominant sources of employment in the region, with each accounting for approximately 24% of jobs.¹⁷³ 2010 REIS data indicates that the primary employment concentrations in the assessment area are professional, scientific, and technical services; manufacturing; retail trade; and government.¹⁷⁴ Major employers include Redstone Arsenal (US Army), Huntsville Hospital System, NASA/Marshall Space Flight Center, The Boeing Company, Science Applications International Corporation, the University of Alabama in Huntsville and local school districts and government.¹⁷⁵

The Chamber of Commerce of Huntsville/Madison County recognizes five primary industries in the metro area: aerospace, defense, advanced manufacturing, information technology, and life sciences.¹⁷⁶ The area is home to several large military and government research bases as well as private technology parks; among them are the aforementioned US Army's Redstone Arsenal and NASA's Marshall Space Flight Center along with Cummings Research Park. These research centers encompass hundreds of high-tech and research companies, employing thousands of high-tech workers. Huntsville has the highest concentration of engineers in the country and is considered one of the leading aerospace and defense technology hubs in the US.¹⁷⁷ This concentration of high-paying jobs, especially the engineering, science, and technical jobs, makes Huntsville's 2010 average wages of \$48,040 the highest in the state and 8% higher than the average wage nationally.¹⁷⁸

The U.S. Army's Redstone Arsenal is the area's largest employer. It is a major federal research, development, testing and engineering center and is home to more than 60 different federal organizations and contractors,

¹⁷⁰ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

¹⁷¹ Home Mortgage Disclosure Act (HMDA) Data. Accessed through PolicyMap. (accessed on September 4, 2012); available from <http://www.policymap.com>

¹⁷² U.S. Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

¹⁷³ US Department of Housing and Urban Development, Office of Policy Development and Research. "Comprehensive Housing Market Analysis, Huntsville, Alabama, October 2011" (accessed October 29, 2012); available at http://www.huduser.org/portal/publications/PDF/HuntsvilleAL_Comp.pdf

¹⁷⁴ 2010 Regional Economic Information Systems.

¹⁷⁵ Chamber of Commerce of Huntsville/Madison County. "Leading Employers 2011." Available at: http://www.huntsvillealabamausa.com/new_exp/community_data/leading_emp/top_overall.html. Accessed on October 24, 2011.

¹⁷⁶ Chamber of Commerce of Huntsville/Madison County. "Huntsville/Madison County Overview." Available at: http://www.huntsvillealabamausa.com/new_exp/pics/community_overview.pdf. Accessed on October 24, 2011.

¹⁷⁷ Chamber of Commerce of Huntsville/Madison County. "Huntsville/Madison County Aerospace/Defense Industry Profile." Available at: http://www.huntsvillealabamausa.com/new_exp/community_data/reports/aerospace2011.pdf. Accessed on October 24, 2011.

¹⁷⁸ Center for Business and Economic Research, Culverhouse College of Commerce, the University of Alabama. Alabama Economic Outlook, Huntsville Metropolitan Area 2012. (accessed November 7, 2012); available at: http://cber.cba.ua.edu/pdf/EconomicOutlook_Metro2012/Huntsville.pdf.

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employing more than 36,000 people. The Huntsville area and Redstone Arsenal also received a large boost through the 2005 Base Realignment and Closure (BRAC), which has been a primary driver of growth in the area recently and has helped solidify the federal defense presence in the region. The BRAC process, which officially ended in September 2011, has brought in several federal agencies and approximately 4,450 military and civilian jobs, with an average salary of \$80,000. Redstone Arsenal also experienced more than \$435 million in new construction to accommodate all of the BRAC moves.¹⁷⁹

Unemployment Rates

Assessment Area: AL Huntsville

Area	Years - Annualized	
	2010	2011
Huntsville MSA	7.5	7.6
Alabama	9.5	9.0

Not Seasonally Adjusted

The Huntsville economy has weakened slightly as a result of the recession. The unemployment rate in the MSA increased from a low of 3.8% in 2008 to 7.6% in 2011. However, unemployment remains significantly lower than both the statewide and nationwide unemployment rates. The manufacturing, business and professional services sectors lost the greatest number of jobs from September 2010 to September 2011; however, because of the growth in the federal and military jobs in the area, total nonfarm employment in the area remains steady.¹⁸⁰ Job loss in the manufacturing sector is largely due to layoffs of more than 1,200 employees at Continental Automotive Systems U.S., Inc., from 2009 through 2011.¹⁸¹

The area's private sector has shown signs of resiliency as well, including large-scale expansions by Lockheed Martin, Dynetics, and Raytheon announced in 2010.¹⁸² In September 2011, the Boeing Company completed a \$45 million expansion of its Patriot Advanced Capability-3 missile production facility. Dynetics, an engineering, scientific, and information technology company, is currently building a \$52 million 226,000-square-foot research and development facility in Cummings Research Park. When completed, the facility is expected to create more than 300 jobs, with an average salary of \$100,000 a year in the professional and business services sector.¹⁸³

Federal defense spending has fueled Huntsville's economy, but it also poses a significant risk. Jobs and federal funding may be reduced or eliminated by anticipated spending cuts as the US reduces operations in Iraq and Afghanistan and as the US Congress works to correct the federal budget deficit. NASA's Marshall Space Flight Center (MSFC), Huntsville's other large federal employer, has also been impacted by changing federal

¹⁷⁹ Center for Business and Economic Research, Culverhouse College of Commerce, the University of Alabama. Alabama Economic Outlook, Huntsville Metropolitan Area 2012. (accessed November 7, 2012); available at: http://cber.cba.ua.edu/pdf/EconomicOutlook_Metro2012/Huntsville.pdf.

¹⁸⁰ Center for Business and Economic Research, Culverhouse College of Commerce, the University of Alabama. Alabama Economic Outlook, Updated Comparison Tables, Summer 2011. Available at: http://cber.cba.ua.edu/almetro_arch.html. Accessed on October 24, 2011.

¹⁸¹ U.S. Department of Housing and Urban Development, Office of Policy Development and Research. "Comprehensive Housing Market Analysis, Huntsville, Alabama, October 2011" (accessed October 29, 2012); available at http://www.huduser.org/portal/publications/PDF/HuntsvilleAL_Comp.pdf

¹⁸² Chamber of Commerce of Huntsville/Madison County. "2010 New & Expanding Industry." Available at: http://www.huntsvillealabamasa.com/new_exp/community_data/newexp_companies/newexp_2010.html. Accessed on October 24, 2011.

¹⁸³ U.S. Department of Housing and Urban Development, Office of Policy Development and Research. "Comprehensive Housing Market Analysis, Huntsville, Alabama, October 2011" (accessed October 29, 2012); available at http://www.huduser.org/portal/publications/PDF/HuntsvilleAL_Comp.pdf

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spending priorities. Declining funding for the space program led to the elimination of 800 contract jobs in 2010, and additional job loss was expected in 2011.¹⁸⁴

The Huntsville area was impacted by the April 2011 tornadoes that struck much of Alabama. The damage was concentrated in Limestone County and northwestern Madison County. The tornadoes destroyed approximately 250 homes in Limestone County and damaged an additional 300 homes to various degrees. In Madison County, an estimated 300 homes were either destroyed or sustained major damage, and the Federal Emergency Management Agency verified approximately \$10 million in losses. The storms also disrupted business and other activity due to extended power outages. The Small Business Administration has approved more than \$5.6 million in disaster loans in Limestone and Madison counties.¹⁸⁵

Community Contacts and Community Development Opportunities

One community contact in the area described the Huntsville area as relatively recession proof. The area is still experiencing growth and has not been significantly impacted by recent economic conditions, although there have been some layoffs. The contact pointed at the BRAC decisions, which will result in significant economic growth for the area, should be fully realized in 2011. Although the area is growing, there is sufficient housing in the area due to some premature overbuilding prior to the recession. Some specific needs for the area include road improvements, educational services, and transportation services as a result of the expected population growth. One specific banking need in the community is for international finance due to the large presence of the aerospace industry in the area. The contact stated that it has become difficult for many to obtain loans due to the economic downturn; however, it still seems that banks in the area are adequately meeting the credit needs of the community. Also, due to the growth, there are ample opportunities for banks to get involved in lending to the community.

There are a number of different opportunities for banks to engage in community development initiatives in the Huntsville area. The City of Huntsville Community Development Department operates several affordable housing programs, including a down payment assistance program for low- to moderate-income homebuyers and an owner-occupied home rehabilitation program for low- to moderate-income homeowners. The city's housing authority is also very active and has established a program to revitalize public housing and move residents into economic self-sufficiency.

The City of Huntsville did not receive a direct allocation of Neighborhood Stabilization Program funds, but has received funding through the allocation to the State of Alabama. Overall, the city has received over \$5 million in neighborhood stabilization funds, which have been used to purchase and rehabilitate foreclosed properties and to provide down payment assistance for individuals to purchase foreclosed homes. Habitat for Humanity and the Family Services Center are two nonprofits that have been engaged in the city's NSP programs.

Financial stability is another focus of community development work in Huntsville. Approximately 8.6% of households are unbanked in the Huntsville MSA, meaning they have no type of deposit account with a mainstream financial institution. In addition, 20.4% of households are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis. The

¹⁸⁴ Center for Business and Economic Research, Culverhouse College of Commerce, the University of Alabama. Alabama Economic Outlook, Birmingham-Hoover 2012; (accessed October 29, 2012); available at:

http://cber.cba.ua.edu/pdf/EconomicOutlook_Metro2012/Birmingham-Hoover.pdf

¹⁸⁵ US Department of Housing and Urban Development, Office of Policy Development and Research. "Comprehensive Housing Market Analysis, Huntsville, Alabama, October 2011" (accessed October 29, 2012); available at

http://www.huduser.org/portal/publications/PDF/HuntsvilleAL_Comp.pdf

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unbanked are disproportionately lower income and minority households.¹⁸⁶ There are a number of nonprofit organizations, as well as the Huntsville Housing Authority, working to increase the financial stability of low- and moderate-income individuals by providing financial education, free tax assistance and related programs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Huntsville assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes an adequate level of community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 1,832 (55.5%) small business loans compared to 1,469 (44.5%) HMDA loans in the Huntsville, Alabama assessment area. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating in the assessment area. The Huntsville assessment area contains 1.7% of the bank's small business and HMDA lending by number of loans and 1.6% by dollar volume totaling \$350.6 million. In comparison, 1.7% of the bank's total deposits are in this assessment area.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

The geographic distribution of small business and HMDA lending is good. For this analysis, the geographic distribution of small business and HMDA lending was compared with available demographic information. In addition, the performance of the aggregate lenders was also considered when assessing the bank's performance. The unemployment and poverty rates and the level of owner-occupied units and the number of small businesses in low- and moderate-income census tracts were issues also considered when assessing the bank's HMDA and small business lending performance.

Small Business Loans

Regions Bank's small business lending in low-income census tracts is excellent. During the review period, Regions Bank originated 12.1% of its small business loans in low-income tracts, which contain 7.8% of the small businesses in the assessment area. The bank's performance also exceeded the aggregate in both 2010 and 2011.

Regions Bank's small business lending in moderate-income tracts is good. During the review period, Regions Bank originated 17.3% of its small business loans in moderate-income census tracts, which contain 21.5% of the small businesses in the assessment area. The bank's performance was greater than the aggregate in both 2010 and 2011.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts while the lending in upper-income tracts was greater than the percentage of small businesses

¹⁸⁶ Calculations by CFED of data from 2009 FDIC National Survey of Unbanked and Underbanked Households. (accessed on November 7, 2012); available at: <http://webtools.joinbankon.org/community/search>

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Home Purchase Loans

During the review period Regions Bank originated two of its home purchase loans in low-income tracts, which contain 1.2% of the owner-occupied units. It was also noted that the aggregate lenders had low penetration of home purchase loans compared to the percentage of owner-occupied units in low-income tracts. This suggests limited opportunities for home purchase lending in low-income tracts and, therefore, minimal weight was given to this performance area.

Home purchase lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 10.5% of its home purchase loans in moderate-income census tracts, which contain 20.8% of the owner-occupied units in the assessment area. Regions Bank's performance was less than aggregate in 2010 and greater than the aggregate in 2011.

The bank's home purchase lending in middle- and upper-income census tracts exceeded the percentage of owner-occupied units in these tracts.

Home Refinance Loans

During the review period, Regions Bank originated only four (0.4%) of its home refinance loans in low-income census tracts. Additionally, it was noted that the aggregate lenders had low levels of home refinance loans compared to the percentage of owner-occupied units, which was only 1.2%. This suggests limited opportunities for this type of lending in low-income tracts and, therefore, minimal weight was given to this performance area.

Regions Bank's home refinance lending in moderate-income census tracts is adequate. During the review period, the bank originated 9.4% of its home refinance loans in moderate-income census tracts, which contain 20.8% of the owner-occupied units. Regions Bank's performance was less than the aggregate in 2010 and greater than the aggregate in 2011.

The bank's refinance lending in middle-income tracts was slightly less than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Home improvement lending in low-income census tracts is good. Regions Bank originated two (1.8%) home improvement loans in low-income tracts during the review period; however, only 1.2% of owner-occupied housing units are located in low-income tracts. Regions Bank's performance was slightly greater than the aggregate in both years 2010 and 2011.

Regions Bank's home improvement lending in moderate-income census tracts is excellent when compared to the percentage of owner-occupied units in these tracts and to the aggregate performance. During the review period, Regions Bank originated 20.0% of its home improvement loans in moderate-income tracts, which contain 20.8% of the owner-occupied units in the assessment area. Additionally, Regions Bank's performance exceeded the aggregate in both 2010 and 2011.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was less than the percentage of owner-occupied units.

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

Regions Bank's borrower distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the distribution of HMDA lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Small Business Lending

Considering the bank's performance when compared to the demographic data, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses exceeded the aggregate in 2010 and was less than aggregate in 2011. The bank originated 27.8% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 90.4%. However, of the 1,832 small business loans originated during the review period, 1,009 (60.0%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 69.4%, which was still less than the percentage of businesses in the Huntsville, Alabama assessment area. However, 85.6% of the 1,832 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in 2010 and greater than the aggregate in 2011.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is adequate. The bank made 14.3% of its home purchase loans to low-income borrowers. Low-income families make up 21.0% of total families in the assessment area. Regions Bank's performance was less than the aggregate in 2010 and greater than aggregate in 2011.

Home purchase lending to moderate-income borrowers is good. At 19.5%, the bank's percentage of home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 17.7%. Regions Bank's performance was less than aggregate in both 2010 and 2011.

The bank's home purchase lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area while the lending to upper-income borrowers was less than the percentage of upper-income families.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is good. The bank made 12.4% of its refinance loans to low-income borrowers. Low-income families make up 21.0% of total families in the assessment area. It was noted that the aggregate performance was also less than the percentage of low-income families, indicating opportunity may be limited for home refinance lending. Nonetheless, the bank's performance exceeded the aggregate lenders in both 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is good when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home refinance lending to moderate-income borrowers at 16.4% was less than the percentage of moderate-income families in the assessment area at 17.7%. Regions Bank's performance exceeded the aggregate in both 2010 and 2011.

The bank's refinance lending to middle- and upper-income borrowers was greater than the percentage of middle-and upper-income families in the assessment area.

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Home Improvement Loans

Home improvement lending to low-income borrowers is good. Regions Bank's percentage of home improvement loans at 19.1% was less than the percentage of low-income families in the assessment area at 21.0%. However, the bank's performance was greater than the aggregate in 2010 and less than the aggregate in 2011.

Home improvement lending to moderate-income borrowers is good. Regions Bank's percentage of home improvement loans at 21.8% was greater than the percentage of moderate-income families in the assessment area at 17.7%. The bank's performance was less than the aggregate in 2010 and greater than the aggregate in 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area while the lending to upper-income borrowers was less than the percentage of upper-income families.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the Huntsville assessment area. The bank originated three community development loans totaling \$13.6 million during the review period. All loans financed affordable housing for low- and moderate-income individuals. Affordable housing and neighborhood stabilization are two of the area's top community development needs. The bank's community development loan portfolio inside the assessment area exhibits adequate responsiveness to these credit needs of low- and moderate-income individuals and geographies and small businesses. Additionally, the number and the dollar amount of community development loans are adequate given the bank's presence in the market.

The community development loans are as follows:

- Two loans to support the construction of a 56-unit affordable housing development with income restrictions for low- and moderate-income tenants that includes Low Income Housing Tax Credits and City of Huntsville HOME funding; and
- One loan for an 84-unit affordable multi-family, income-restricted housing development that utilized the Low Income Housing Tax Credit Program and permanent financing from the Alabama Multifamily Loan Consortium.

Investment Test

The bank's investment test performance in the Huntsville assessment area is excellent. The bank had eight investments totaling \$23.8 million, including one current period investment of \$6.4 million. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Direct investments in the assessment area provided support for affordable housing through FNMA investment instruments and Low Income Housing Tax Credits (LIHTCs). Regional investments primarily funded small businesses and startup companies through SBICs and community revitalization. Affordable housing, neighborhood stabilization, household financial stability and small business development are several of the top community development needs in the area. The dollar volume of Regions Bank's current and total investments is good given the bank's presence in the assessment area.

The bank also made 10 contributions totaling approximately \$18,000. In addition, the bank made contributions to national organizations that may indirectly benefit the assessment area. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities and to organizations that promote economic development.

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Regions Bank's investment portfolio and contributions are responsive to several of the identified community development needs. For example, the bank has financed several LIHTC projects, including a 56-unit development that provides housing affordable to low- and moderate-income elderly residents.

Service Test

The bank's service test performance in the Huntsville assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the Huntsville assessment area.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 21 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. Regions Bank did not open any branches and closed one branch, located in an upper-income census tract, in the Huntsville, Alabama assessment area. The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

Huntsville, Alabama

Geographic Distribution of Branches

Assessment Area: AL Huntsville

Tract Category	Branches							Demographics				
	Total Branches		Open	Closed	Drive thrus	Extend- ed Hours	Week- end Hours	Census Tracts		Households	Total Businesses	
	#	%						#	%			%
Low	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			6	6.9%	3.9%	8.4%
	LS	0		0	0							
Moderate	Total	6	28.6%	0	0	6	0	0				
	DTO	1		0	0	1			24	27.6%	26.6%	21.7%
	LS	0		0	0							
Middle	Total	10	47.6%	0	0	10	0	1				
	DTO	0		0	0	0			35	40.2%	43.5%	42.9%
	LS	0		0	0							
Upper	Total	5	23.8%	0	1	5	0	1				
	DTO	0		0	0	0			22	25.3%	26.0%	27.0%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Total	Total	21	100.0%	0	1	21	0	2				
	DTO	1		0	0	1			87	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides an adequate level of community development services in the assessment area. During the review period, Regions Bank employees provided 528 service hours in various capacities for community development organizations, by participating in 65 different community development services. Many of the community development services focused on education, affordable housing, youth services, and various other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered by teaching financial education classes to middle and high school students. The majority of these schools have a high number of students on free or reduced price lunch programs. Furthermore, the majority of these schools are located in low- and moderate-income geographies.

Mobile, Alabama

METROPOLITAN AREA (Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MOBILE, ALABAMA ASSESSMENT AREA

The Mobile assessment area and the Mobile MSA are composed solely of Mobile County. As of December 31, 2011, Regions Bank operated 29 branch offices in the Mobile, Alabama assessment area representing 12.0% of its branches in Alabama. Two branches are in low-income tracts, 2 branches are in moderate-income tracts, 14 branches are in middle-income tracts, and 11 branches are in upper-income tracts. As of June 30, 2011, the bank had \$2.3 billion in deposits in the Mobile, Alabama assessment area representing 10.5% of Regions Bank's total deposits in Alabama.

Regions Bank has the dominant market presence in the Mobile assessment area. According to the June 30, 2011 FDIC Summary of Deposits Report, Regions Bank was ranked 1st with a deposit market share of 38.2% (\$2.3 billion). RBC Bank had 12.5% of the market share followed by Compass Bank with 11.7% of deposits. Overall, there are 20 banks operating 124 branches in the assessment area. Many of the bank's competitors are statewide and multi-regional banks, but competition does not appear to have adversely affected the bank's ability to serve the credit needs of its assessment area.

Regions Bank is consistently one of the top small business reporters in Mobile. The bank originated 2,059 small business loans in this market in 2010 and 2011, which represented 1.9% of its total small business lending. In 2010, Regions ranked 2nd of 47 small business reporters with 13.6% of the small business loans. Regions significantly increased its number of small business loans in 2011, primarily by purchasing loans. In 2011, Regions was the top ranked small business lender with 23.2% of all loans. American Express Bank was the other strong small business lender in both years.

Regions Bank is also a top HMDA lender in the Mobile assessment area. In 2010, Regions ranked 2nd out of 266 HMDA reporters with 8.8% of total loans. Regions Bank's HMDA lending declined in 2011, and the bank was ranked 4th out of 261 lenders with 7.6% of all HMDA loans. Wells Fargo Bank, Bank of America and JP Morgan Chase were the leading HMDA lenders in the market in 2011.

Demographic Characteristics

Mobile is the 2nd most populous MSA, after Birmingham, in Alabama. The MSA's population growth has been much slower than other parts of the state, increasing by only 3.3% between 2000 and 2010 while population statewide grew by 7.2%. In 2010, the population in the Mobile MSA was 412,992. Mobile is the largest city in the county, with a population of approximately 195,000. Prichard and Saraland are the only other cities in the county with a population greater than 10,000.¹⁸⁷

The Mobile assessment area contained 114 census tracts; 2000 US census data indicates that there were 17 (14.9%) low-income census tracts, 20 (17.5%) moderate-income tracts, 51 (44.7%) middle-income tracts and 26 (22.8%) upper-income tracts. The following table provides demographic characteristics of the bank's assessment area based on the 2000 US census data used to analyze the bank's CRA performance.

¹⁸⁷ US Census Bureau. Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

Mobile, Alabama

Combined Demographics Report

Assessment Area: AL Mobile

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	17	14.9	9,101	8.5	4,581	50.3	25,477	23.7
Moderate-income	20	17.5	14,378	13.4	3,942	27.4	16,878	15.7
Middle-income	51	44.7	52,919	49.3	6,690	12.6	21,393	19.9
Upper-income	26	22.8	30,940	28.8	1,507	4.9	43,590	40.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	114	100.0	107,338	100.0	16,720	15.6	107,338	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	15,189	5,075	4.9	33.4	7,753	51.0	2,361	15.5
Moderate-income	23,442	12,299	11.9	52.5	8,355	35.6	2,788	11.9
Middle-income	81,043	53,306	51.6	65.8	20,460	25.2	7,277	9.0
Upper-income	45,427	32,722	31.6	72.0	10,209	22.5	2,496	5.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	165,101	103,402	100.0	62.6	46,777	28.3	14,922	9.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,081	6.3	878	5.7	113	10.1	90	10.8
Moderate-income	1,759	10.2	1,509	9.9	150	13.4	100	12.0
Middle-income	8,645	50.2	7,700	50.4	553	49.2	392	46.9
Upper-income	5,750	33.4	5,190	34.0	307	27.3	253	30.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	17,235	100.0	15,277	100.0	1,123	100.0	835	100.0
Percentage of Total Businesses:			88.6		6.5		4.8	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4	2.1	3	1.7	1	6.3	0	0.0
Moderate-income	9	4.7	6	3.5	3	18.8	0	0.0
Middle-income	132	69.5	120	69.4	11	68.8	1	100.0
Upper-income	45	23.7	44	25.4	1	6.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	190	100.0	173	100.0	16	100.0	1	100.0
Percentage of Total Farms:			91.1		8.4		.5	

Based on 2010 D&B information according to 2000 Census Boundaries.

Mobile, Alabama

Income Characteristics

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. Median family income in the Mobile MSA is slightly below median family income for the state. The following table sets forth the estimated median family income for the years 2010 and 2011 for the Mobile MSA. As shown, the median family income increased slightly between 2010 and 2011, from \$50,500 to \$51,200. The table also provides a range of the estimated annual family income for each income category (low, moderate, middle, and upper). According to the 2000 census, 15.6% of the families in the assessment area lived below the poverty level.

Borrower Income Levels Mobile, AL MSA

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2010	\$50,500	0 - \$25,249	\$25,250 - \$40,399	\$40,400 - \$60,599	\$60,600 - & above
2011	\$51,200	0 - \$25,599	\$25,600 - \$40,959	\$40,960 - \$61,439	\$61,440 - & above

Poverty and financial instability are significant concerns in Mobile County, where it is estimated that 20.5% of the population was living below the federal poverty line in 2010.¹⁸⁸ Food stamp usage, another indicator of financial distress, has also been on the rise. In 2009, 21.5% of the population in the Mobile MSA received food stamps compared to 16.6% of the population statewide.¹⁸⁹

Housing Characteristics

The Mobile housing market, like most of the country, experienced the negative effects of the recent recession. The Mobile Association of Realtors reports that there were 5,466 residential home sales in 2006; the figure dropped to just 3,258 in 2010, and increased slightly in 2011.¹⁹⁰ Median home prices have also declined from the peak in September 2008. In September 2011, the median home price was \$98,000. Home prices appear to be ticking upward in 2012.¹⁹¹ Home prices in Mobile experienced the biggest drop of all metro areas in Alabama between the 3rd quarter 2010 and the 3rd quarter 2011.¹⁹² Foreclosed properties comprise a significant portion of home sales in Mobile, which contributes to the depressed home prices. For the 12 months ending in June 2011, homes that were in REO (Real Estate Owned) represented 33% of all existing home sales, up from 22% in the previous 12 months.¹⁹³

¹⁸⁸ U.S. Census Bureau, Small Area Estimates Branch. Data released November 29, 2011. (accessed on November 8, 2012); available at: http://cber.cba.ua.edu/edata/emp_inc.html

¹⁸⁹ U.S. Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

¹⁹⁰ Mobile Area Chamber "September 2012 Mobile Bay Area Statistical Abstract." (accessed November 6, 2012); available at: http://www.huntsvillealabamasa.com/new_exp/community_data/econ_performance/construction.html

¹⁹¹ Alabama Center for Real Estate, University of Alabama. September, 2012. (accessed on November 6, 2012); available at http://acre.cba.ua.edu/store/store_files/Mobile_Report-1891.pdf

¹⁹² Center for Business and Economic Research, Culverhouse College of Commerce, the University of Alabama. Alabama Economic Outlook, Mobile Metropolitan Area 2012. (accessed November 7, 2012); available at: http://cber.cba.ua.edu/pdf/EconomicOutlook_Metro2012/Mobile.pdf

¹⁹³ U.S. Department of Housing and Urban Development, Office of Policy Development and Research. "Comprehensive Housing Market Analysis, Mobile, Alabama, July 2011" (accessed November 7, 2012); available at http://www.huduser.org/portal/publications/PDF/MobileAL_Comp.pdf

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New home construction in the assessment area has slowed significantly. The number of single-family homes permitted in 2011 declined to 733, representing a 69% drop from the 2,367 permits in 2006.¹⁹⁴ Mobile's communities are characterized by an aging housing stock, with the median age of housing in the county at 35 years old in 2010.¹⁹⁵

The high rate of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) is a concern threatening the economic recovery in Mobile. The percentage of seriously delinquent mortgages increased from 7.9% in January 2010 to 12.7% in December 2011.¹⁹⁶ Further evidence of the weakened housing market is the decline in home purchase lending. HMDA data for the assessment area indicates that the number of home purchase loans declined by about 39% between 2007 and 2010, while the number of loans statewide fell by 47%.¹⁹⁷

The homeownership rate in the Mobile MSA has declined slightly over the past decade, and in 2010, 67% of households owned homes. The homeownership rate was even lower in the city of Mobile, where only 56% of households owned homes. Housing is still considered relatively affordable in the MSA, where approximately 43% of the housing was considered affordable to a family earning less than 80% of the area median income in 2009.¹⁹⁸

Overall, the housing market is showing some signs of stabilization but was seriously impacted by the recession. The aging housing stock, the concentration of delinquent mortgages, high unemployment and other economic factors create a fragile market with reduced opportunities for HMDA lending.

Employment and Economic Conditions

While Mobile began as a port city with an industrial base focused on the paper and chemical industries, the area has worked to diversify its economy. The Mobile Area Chamber of Commerce states that 81% of the area's workforce is employed in the service industry, when including government.¹⁹⁹ The Chamber of Commerce identifies its primary service industries as banking, health care, information technology, and maritime services. The area's economy has a significant manufacturing sector, especially in the shipbuilding, aviation/aerospace and chemical industries, and a significant transportation/distribution sector, primarily due to its history as a port city and regional intermodal transportation hub. In fact, Mobile was ranked 8th by *Business Facilities* in the listing of top logistics/distribution and shipping hubs for 2011.²⁰⁰ Retail trade is also important in the area, comprising approximately 17% of employment in the area. Mobile is the largest city along the Gulf of Mexico between New Orleans and Tampa, and because of its port, the city is a considerable player in international trade, ranking 9th in the country in overall waterborne foreign trade by cargo volume in 2010.²⁰¹

¹⁹⁴ US Census Bureau Residential Construction Branch. Accessed through PolicyMap. (accessed on September 4, 2012); available from <http://www.policymap.com>

¹⁹⁵ US Census Bureau. Accessed through PolicyMap. (accessed on September 4, 2012); available from <http://www.policymap.com>

¹⁹⁶ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

¹⁹⁷ Home Mortgage Disclosure Act (HMDA) Data. Accessed through PolicyMap. (accessed on September 4, 2012); available from <http://www.policymap.com>

¹⁹⁸ US Census Bureau and HUD. Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

¹⁹⁹ Mobile Area Chamber of Commerce. "2012 An Economic Overview of the Mobile Bay Region." (accessed on November 8, 2012); available at http://www.mobilebayregion.com/files/MACC_2012_Economic_Overview_lo.pdf.

²⁰⁰ Center for Business and Economic Research, Culverhouse College of Commerce, the University of Alabama. Alabama Economic Outlook, Mobile Metropolitan Area 2012. (accessed on November 8, 2012); available at: http://cber.cba.ua.edu/almetro_arch.html.

²⁰¹ Mobile Area Chamber of Commerce. "2012 An Economic Overview of the Mobile Bay Region." (accessed on November 8, 2012); available at http://www.mobilebayregion.com/files/MACC_2012_Economic_Overview_lo.pdf

Mobile, Alabama

2010 REIS data indicates that primary employment concentrations in the assessment area are in retail trade, health care and social assistance, construction, and administrative and waste services.²⁰² Other significant employment clusters are in manufacturing, accommodation and food services, and local government. Major employers in the area include the Mobile County Public School System, Infirmity Health Systems, University of South Alabama (USA) and USA Health Systems. The top manufacturing firms in the area include Austal USA, ST Aerospace Mobile, and ThyssenKrupp Steel USA.²⁰³

Mobile, like other cities in Alabama, experienced significant job loss and rising unemployment during the recession. Nonfarm employment increased steadily for the five years up to 2008 and then went through several years of decline. While the number of jobs in the area has started to increase again, nonfarm employment remains about 5% below 2008 levels.²⁰⁴ The unemployment rate has also risen significantly, from a low during 2007 of 3.4% to 11% at several points during the recession. As shown in the table below, the unemployment rate declined slightly between 2010 and 2011, from 10.2% to 10.1%. However, the unemployment rate in the Mobile MSA remains well above the statewide rate of 9.0%.²⁰⁵

Unemployment Rates

Assessment Area: AL Mobile

Area	Years - Annualized	
	2010	2011
Mobile MSA	10.2	10.1
Alabama	9.5	9.0

Not Seasonally Adjusted

Job losses occurred in almost every industry in the area as of June 2010 compared to 12 months earlier, led by financial activities, manufacturing, mining/logging/construction, professional and business services, and government.²⁰⁶ Along with the recession, the 2010 gulf oil spill had an impact in the area, although effects of the oil spill seem to have been mixed. It hurt the area's fishing industry, but actually helped lodging revenues and retail sales due to the large number of recovery workers located in the area.²⁰⁷

Although the job loss from the recession was significant in Mobile, recent developments in the manufacturing industry point to a recovery. In late 2010, the U.S. Navy awarded Austal USA a \$3.5 billion contract to build combat ships, resulting in a plan to double the size of its Mobile facility by hiring 2,100 employees. ThyssenKrupp continues its plan to move to full employment in its \$5 billion carbon and stainless steel complex, ultimately increasing the workforce to 1,700.²⁰⁸ In 2010, SSAB broke ground on an expansion of its

²⁰²2010 Regional Economic Information Systems.

²⁰³ Mobile Area Chamber of Commerce. "2012 An Economic Overview of the Mobile Bay Region." (accessed on November 8, 2012); available at http://www.mobilebayregion.com/files/MACC_2012_Economic_Overview_lo.pdf.

²⁰⁴ U.S. Department of Housing and Urban Development, Office of Policy Development and Research. "Comprehensive Housing Market Analysis, Mobile, Alabama, July 2011" (accessed November 7, 2012); available at http://www.huduser.org/portal/publications/PDF/MobileAL_Comp.pdf

²⁰⁵ Bureau of Labor Statistics

²⁰⁶ Center for Real Estate Studies at the Mitchell College of Business, University of South Alabama. Mobile Economy Watch. June 2011. (accessed November 13, 2012); available at: <http://www.southalabama.edu/mcob/realestate/documents/mobilemarket/eco/mobileeconomyreportjune10.pdf>.

²⁰⁷ Mobile Area Chamber of Commerce. "Mobile Bay – The Place for Transportation and Distribution." (accessed November 13, 2012); available at: http://www.mobilebayregion.com/files/ED_Brochure_TransportationDistribution2011.pdf.

²⁰⁸ Center for Business and Economic Research, Culverhouse College of Commerce, the University of Alabama. Alabama Economic Outlook, Mobile Metropolitan Area 2012. (accessed on November 8, 2012); available at: http://cber.cba.ua.edu/almetro_arch.html.

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steel mill that will result in 137 new jobs. Additionally, the Alabama State Port Authority announced in late 2010 it would invest \$360 million in infrastructure improvements to the Port of Mobile.²⁰⁹

Community Contacts and Community Development Opportunities

One community contact in the area indicated that the Mobile area was adversely impacted by the recession. Unemployment and increased housing foreclosures are issues in the area. Banks in the area have tightened lending standards, making it more difficult for area residents to obtain necessary financing. Specifically, the community contact pointed at a need for additional lending, especially with affordable home loans as lending has been down considerably over the last few years. The community contact also indicated that there is a need for home improvement loans as the housing stock has aged. Finally, there is also a need for banks to participate in community development programs in the community, including services such as financial counseling.

There are a number of different opportunities for banks to engage in community development initiatives in Mobile. Mobile County is the lead public entity for affordable housing and community development outside of the cities of Mobile and Pritchard. The county focuses on developing new affordable housing (single-family and multi-family) and providing down payment assistance. There is one active Community Housing Development Organization (CHDO) that operates in the county. The county also supports different community development and social services, including homeownership counseling, homeless prevention and support for domestic violence programs.

The City of Mobile also has an active affordable housing and community development program that is administered by the Mobile Housing Board. The Housing Board focuses on developing affordable housing and providing housing counseling in addition to providing the traditional services of a public housing authority. The Mobile Housing Board also operates the Clinton L. Johnson Center for Economic Development, which provides a variety of workforce training, financial counseling, small business and other services to promote economic empowerment for low- and moderate-income residents in Mobile.

Neither the City of Mobile nor Mobile County received a direct allocation of Neighborhood Stabilization Program funds, but both jurisdictions received funding through the allocation to the State of Alabama. The city and county together have received approximately \$5 million that has been used to support the acquisition and rehabilitation of foreclosed properties for resale or rental. The city and county are both working with local nonprofit organizations to implement their programs. In the City of Mobile, the program is challenged by the lack of qualified homebuyers and the overall weakness in the housing market.²¹⁰

The City of Pritchard received a \$20 million allocation from the second round of NSP funding. Pritchard has experienced significant economic decline as industries and jobs have left the community. The city's housing stock was also badly damaged by Hurricane Katrina and then with the more recent foreclosure crisis. The city's housing authority applied for the NSP funds to help stabilize hard hit communities, including an area where the authority had recently completed a \$20 million HOPE VI project. The funds have been used primarily for the acquisition and rehabilitation of single-family and multi-family units, both for rent and resale. In addition, the City has set up a land bank to purchase foreclosed or blighted properties for use at a future time.²¹¹

²⁰⁹ Mobile Area Chamber of Commerce. "Mobile Bay – The Place for Transportation and Distribution." (accessed on November 8, 2012); available at: http://www.mobilebayregion.com/files/ED_Brochure_TransportationDistribution2011.pdf.

²¹⁰ NSP 2012 Quarterly report for the State of Alabama. (accessed on November 8, 2012); available at: https://hudnsphelp.info/media/GAReports/Q_B-08-DN-01-0001_2012_Q2.pdf

²¹¹ NSP 2012 Quarterly report for the Pritchard Housing Authority. (accessed on November 8, 2012); available at: https://hudnsphelp.info/media/GAReports/Q_B-09-LN-AL-0017_2012_Q2.pdf

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The financial stability of low- and moderate income individuals is a concern in Mobile. Approximately 12.5% of households are unbanked in the Mobile MSA, meaning they have no type of deposit account with a mainstream financial institution. In addition, 24.5% of households are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis. The unbanked are disproportionately lower income and minority households.²¹² Mobile is part of the FDIC's Black Belt Alliance for Economic Inclusion (AEI), which is working to expand access to mainstream banking products, smaller dollar loans, financial education, free tax assistance, IDAs and other related programs for low-to moderate-income areas.²¹³

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Mobile assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes a relatively high level of community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 2,059 (53.9%) small business loans compared to 1,762 (46.1%) HMDA loans in the Mobile, Alabama assessment area. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating in the assessment area. The Mobile assessment area contains 2.0% of the bank's small business and HMDA lending by number of loans and 1.9% by dollar volume totaling \$420.8 million. In comparison, 2.3% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues and aggregate lending data were taken into consideration. Considering all of these factors, Regions Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

Small Business Loans

Regions Bank's small business lending in low-income census tracts is good. During the review period, Regions Bank originated 7.4% of its small business loans in low-income tracts, which contain 5.7% of the small businesses in the assessment area. The bank's performance exceeded aggregate in 2010 and was comparable to the aggregate in 2011.

Regions Bank's small business lending in moderate-income tracts is also good. During the review period, Regions Bank originated 9.8% of its small business loans in moderate-income census tracts, which contain 9.9% of the small businesses in the assessment area. However, the bank's performance exceeded the aggregate in both 2010 and 2011.

²¹² Calculations by CFED of data from 2009 FDIC National Survey of Unbanked and Underbanked Households. (accessed on November 7, 2012); available at: <http://webtools.joinbankon.org/community/search>

²¹³ FDIC Alliance for Economic Inclusion. (accessed on November 8, 2012); available at: <http://www.fdic.gov/consumers/community/AEI/regional/atlanta.html#History>

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The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts while the lending in upper-income tracts was greater than the percentage of small businesses in upper-income tracts.

Home Purchase Loans

During the review period Regions Bank originated five (0.9%) of its home purchase loans in low-income tracts, which contain 4.9% of the owner-occupied units. It was also noted that the aggregate lenders had low penetration of home purchase loans compared to the percentage of owner-occupied units in low-income tracts. This suggests limited opportunities for home purchase lending in low-income tracts and, therefore, minimal weight was given to this performance area.

Home purchase lending in moderate-income tracts is good. During the review period, Regions Bank originated 5.1% of its home purchase loans in moderate-income census tracts, which contain 11.9% of the owner-occupied units in the assessment area. Regions Bank's performance was greater than the aggregate in both 2010 and 2011.

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Refinance Loans

During the review period Regions Bank originated four (0.4%) of its home refinance loans in low-income tracts, which contain 4.9% of the owner-occupied units. It was also noted that the aggregate lenders had low penetration of home refinance loans compared to the percentage of owner-occupied units in low-income tracts. This suggests limited opportunities for home refinance lending in low-income tracts and, therefore, minimal weight was given to this performance area.

Home refinance lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 3.2% of its home refinance loans in moderate-income census tracts, which contain 11.9% of the owner-occupied units in the assessment area. Regions Bank's performance was slightly less than the aggregate in both 2010 and 2011.

The bank's home refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Home improvement lending in low-income census tracts is good. During the review period, Regions Bank originated 4.0% of its home improvement loans in low-income census tracts, which contain 4.9% of the owner-occupied units in the assessment area. Regions Bank's performance was greater than aggregate in both 2010 and 2011.

Regions Bank's home improvement lending in moderate-income census tracts is adequate. During the review period, the bank originated 7.9% of its home improvement loans in moderate-income census tracts, which contain 11.9% of the owner-occupied units. Regions Bank's performance was less than the aggregate in 2010 but greater than aggregate in 2011.

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The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was equal to the percentage of owner-occupied units.

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

The distribution of loans based on borrower's income or gross annual revenues is adequate. For this analysis, the distribution of HMDA lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses was higher than the aggregate in 2010 and less than the aggregate in 2011. The bank originated 24.2 % of its loans to small businesses compared to the percentage of small businesses in the assessment area at 88.6%. However, of the 2,059 small business loans originated during the review period, 1,201 loans (58.3%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 58.0%, which is still less than the percentage of businesses in the Mobile, Alabama assessment area that are considered small businesses. However, 79.8% of the 2,059 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in both 2010 and 2011.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is adequate. The bank made 6.3% of its home purchase loans to low-income borrowers. Low-income families make up 23.7% of total families in the assessment area. The aggregate also had low levels of home purchase loans to low-income borrowers. The bank's performance was greater than aggregate in 2010 and slightly less than the aggregate in 2011.

The bank's home purchase lending to moderate-income borrowers is good when compared to the percentage of moderate-income families in the assessment area and to the aggregate performance. The bank's percentage of home purchase lending to moderate-income borrowers at 25.6% was greater than the percentage of moderate-income families in the assessment area at 15.7%. Additionally, Regions Bank's performance exceeded the aggregate in both 2010 and 2011.

The bank's home purchase lending to middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is good when compared to the percentage of low-income families in the assessment area and to the aggregate performance. The bank's percentage of home refinance lending to low-income borrowers at 4.8% was less than the percentage of low-income families in the assessment area at 23.7%. However, Regions Bank's performance exceeded the aggregate in both 2010 and 2011.

Home refinance lending to moderate-income borrowers is excellent. At 16.3%, the bank's percentage of home refinance lending to moderate-income borrowers was greater than the percentage of moderate-income families

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in the assessment area at 15.7%. Additionally, Regions Bank's performance exceeded the aggregate in both 2010 and 2011.

The bank's refinance lending to middle- and upper-income borrowers exceeded the percentage of middle- and upper-income families in the assessment area.

Home Improvement Loans

The bank's home improvement lending to low-income borrowers is adequate. The bank made 8.5% of its home improvement loans to low-income borrowers. Low-income families make up 23.7% of total families in the assessment area. The aggregate also had low levels of home improvement loans compared to the percentage of low-income families in the assessment area. The bank's performance was greater than the aggregate in 2010 but less than the aggregate in 2011.

The bank's home improvement lending to moderate-income borrowers is good when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home improvement lending to moderate-income borrowers at 21.5% is greater than the percentage of moderate-income families in the assessment area at 15.7%. Regions Bank's performance was comparable to aggregate in 2010 and greater than aggregate in 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area while the lending to upper-income borrowers was less than the percentage of upper-income families.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the Mobile, Alabama assessment area. The bank originated 14 community development loans totaling \$23.1 million during the review period. The majority of the loans financed affordable housing and community services targeted to low- and moderate-income individuals. Primary community development needs inside the assessment area include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization tied to elevated foreclosure rates and financial stability for residents. The bank's community development loans inside the assessment area exhibit good responsive to affordable housing and community service needs. Furthermore, the number and the dollar amount of community development loans are good given the bank's presence in the market.

Examples of community development lending include the following:

- Several loans to a Federally Qualified Health Center (FQHC) located in Mobile that provides accessible and affordable health care services to the homeless, medically underserved and low-income residents of Mobile, Baldwin and Choctaw counties and surrounding communities.
- Two loans to support an affordable multi-family housing development with 100% of units restricted to tenants earning 60% or less of the area median income (AMI). Other financing mechanisms for this project include Low Income Housing Tax Credits and the Federal Home Loan Bank's (FHLB) Affordable Housing Program (AHP).
- Two loans to a nonprofit affordable housing developer that specializes in housing for low-income families.

Investment Test

The bank's performance in the Mobile assessment area under the investment test is good. The bank had eight investments totaling \$20.0 million, including two current period investments totaling \$12.5 million. In addition,

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the bank had investments that benefitted a broader regional area that includes the assessment area. Direct investments in the assessment area provided support for community development and affordable housing, primarily through GNMA investment instruments and Low Income Housing Tax Credits (LIHTCs). The broader regional investments primarily funded small businesses and startup companies through SBICs and community revitalization through a New Markets Tax Credit fund. Primary community development needs inside the assessment area include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization tied to elevated foreclosure rates and financial stability for residents. The dollar volume of Regions Bank's current and total investments is reasonable given the bank's presence in the assessment area.

The bank also made 27 contributions and one in-kind donation totaling approximately \$100,875. In addition, the bank made contributions to national organizations that may provide an indirect benefit to low- and moderate-income individuals and communities in the assessment area. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities and to organizations that promote economic development.

Regions Bank's investment portfolio and contributions are responsive to several of the identified community development needs. Examples include the following:

- Several LIHTC projects, including a 92-unit development that provides housing affordable to low- and moderate-income individuals;
- An in-kind donation of a single-family home to a government agency for rehabilitation and resale to a qualified low- or moderate-income homebuyer;
- Several donations to nonprofit organizations working to improve educational opportunities for disadvantaged children; and
- A contribution to a local organization to support a Volunteer Income Tax Assistance (VITA) site.

Service Test

The bank's service test performance in the Mobile assessment area is good. Its retail and community development services reflect good responsiveness to the needs of the Mobile assessment area.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of Regions Bank's 29 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. Regions Bank did not open any branches and closed one branch (located in a middle-income tract) in the Mobile, Alabama assessment area. The bank's record of opening or closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

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Geographic Distribution of Branches

Assessment Area: AL Mobile

Tract Category	Branches							Demographics				
	Total Branches		Open	Closed	Drive thrus	Extend- ed Hours	Week- end Hours	Census Tracts		Households	Total Businesses	
	#	%						#	%			%
Low	Total	2	6.9%	0	0	1	0	0				
	DTO	0		0	0	0			17	14.9%	8.6%	6.3%
	LS	0		0	0							
Moderate	Total	2	6.9%	0	0	2	1	1				
	DTO	0		0	0	0			20	17.5%	13.6%	10.2%
	LS	0		0	0							
Middle	Total	14	48.3%	0	1	14	9	2				
	DTO	1		0	0	1			51	44.7%	49.2%	50.2%
	LS	0		0	0							
Upper	Total	11	37.9%	0	0	10	8	1				
	DTO	0		0	0	0			26	22.8%	28.6%	33.4%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Total	Total	29	100.0%	0	1	27	18	4				
	DTO	1		0	0	1			114	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a relatively high level of community development services in the assessment area. During the review period, Regions Bank employees provided 1,435 service hours in various capacities for community development organizations, by participating in 123 different community development services. Many of the community development services focused on activities that support small businesses, education, affordable housing, youth services, and various other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered by teaching financial education classes to middle and high school students. The majority of these schools have a high number of students on free or reduced price lunch programs. In addition, Regions Bank employees provided a high level of financial and technical assistance to various boards of directors of community development organizations.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ALABAMA METROPOLITAN ASSESSMENT AREAS

- **Anniston Assessment Area (Calhoun County)**
 - As of December 31, 2011, Regions Bank operated seven branches in the assessment area, representing 2.9% of its branches in **Alabama**.
 - As of June 30, 2011, the bank had \$381.2 million in deposits in this assessment area, representing a market share of 23.7% and 1.7% of Regions Bank's total deposits in **Alabama**.
- **Auburn Assessment Area (Lee County)**
 - As of December 31, 2011, Regions Bank operated three branches in the assessment area, representing 1.2% of its branches in **Alabama**.
 - As of June 30, 2011, the bank had \$248.0 million in deposits in this assessment area, representing a market share of 12.4% and 1.1% of Regions Bank's total deposits in **Alabama**.
- **Decatur Assessment Area (Lawrence and Morgan Counties)**
 - As of December 31, 2011, Regions Bank operated six branches in the assessment area, representing 2.5% of its branches in **Alabama**.
 - As of June 30, 2011, the bank had \$453.0 million in deposits in this assessment area, representing a market share of 24.1% and 2.1% of Regions Bank's total deposits in **Alabama**.
- **Dothan Assessment Area (Houston County)**
 - As of December 31, 2011, Regions Bank operated seven branches in the assessment area, representing 2.9% of its branches in **Alabama**.
 - As of June 30, 2011, the bank had \$464.8 million in deposits in this assessment area, representing a market share of 22.5% and 2.1% of Regions Bank's total deposits in **Alabama**.
- **Florence Assessment Area (Colbert and Lauderdale Counties)**
 - As of December 31, 2011, Regions Bank operated five branches in the assessment area, representing 2.1% of its branches in **Alabama**.
 - As of June 30, 2011, the bank had \$219.8 million in deposits in this assessment area, representing a market share of 9.9% and 1.0% of Regions Bank's total deposits in **Alabama**.
- **Gadsden Assessment Area (Etowah County)**
 - As of December 31, 2011, Regions Bank operated five branches in the assessment area, representing 2.1% of its branches in **Alabama**.
 - As of June 30, 2011, the bank had \$262.6 million in deposits in this assessment area, representing a market share of 22.6% and 1.2% of Regions Bank's total deposits in **Alabama**.
- **Montgomery Assessment Area (Autauga, Elmore and Montgomery Counties)**
 - As of December 31, 2011, Regions Bank operated 23 branches in the assessment area, representing 9.5% of its branches in **Alabama**.
 - As of June 30, 2011, the bank had \$2.0 billion in deposits in this assessment area, representing a market share of 27.5% and 8.9% of Regions Bank's total deposits in **Alabama**.
- **Tuscaloosa Assessment Area (Tuscaloosa County)**
 - As of December 31, 2011, Regions Bank operated 11 branches in the assessment area, representing 4.6% of its branches in **Alabama**.
 - As of June 30, 2011, the bank had \$705.5 million in deposits in this assessment area, representing a market share of 25.7% and 3.2% of Regions Bank's total deposits in **Alabama**.

Metropolitan Areas (Limited Review)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Anniston	Consistent	Consistent	Consistent
Auburn	Consistent	Not Consistent (Above)	Consistent
Decatur	Not Consistent (Above)	Consistent	Consistent
Dothan	Consistent	Not Consistent (Above)	Consistent
Florence	Consistent	Not Consistent (Below)	Consistent
Gadsden	Not Consistent (Above)	Not Consistent (Below)	Not Consistent (Below)
Montgomery	Not Consistent (Above)	Not Consistent (Below)	Consistent
Tuscaloosa	Consistent	Not Consistent (Above)	Not Consistent (Below)

The Birmingham, Huntsville and Mobile assessment areas received full-scope reviews, and the bank's performance in the Birmingham assessment area was given greater consideration in determining the overall rating for the state. Birmingham is the bank's largest market in Alabama in terms of deposits, loans, and branches. The full-scope areas selected represent 68.2% of the deposits in the assessment areas in Alabama as well as 51.0% of the branches. The full-scope assessment areas also represent 48.6% of the HMDA loans and 57.8% of the small business loans in the state. Therefore, the three full-scope assessment areas represent more than half of the deposits and branches and a large portion of loans in the State of Alabama.

For the Lending Test, performance was stronger than the bank's performance in the state in three limited-scope assessment areas (Decatur, Gadsden and Montgomery) and consistent with the bank's performance in the remaining limited-scope assessment areas (Anniston, Auburn, Dothan, Florence, and Tuscaloosa).

For the Investment Test, the performance in three limited-scope assessment areas (Gadsden, Florence and Montgomery) was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment areas. The performance in three limited-scope assessment areas (Auburn, Dothan, and Tuscaloosa) was stronger than the bank's performance in the state due to higher levels of qualified investments relative to the bank's operations in the assessment areas. The performance in the Anniston and Decatur limited-scope assessment areas was consistent with the bank's performance in the state.

For the service test, the performance in two limited-scope assessment areas (Gadsden and Tuscaloosa) was weaker than the bank's performance in the state. The performance in the Gadsden assessment area was weaker than the bank's performance in the state due to limited accessibility of delivery systems and fewer community development services completed by the bank. The performance of the Tuscaloosa assessment area was weaker than the bank's performance in the state due to fewer community development services completed by the bank. The performance in the remaining limited-scope assessment areas (Anniston, Auburn, Decatur, Dothan, Florence, and Montgomery) was consistent with the bank's performance in the state.

Metropolitan Areas (Limited Review)

The performance in the limited-scope assessment areas did not affect the overall state rating.

Non-Metropolitan Areas (Limited Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ALABAMA NON-METROPOLITAN ASSESSMENT AREAS

- **Baldwin-Coffee-Covington-Escambia Assessment Area (Baldwin, Coffee, Covington and Escambia Counties)**
 - As of December 31, 2011, Regions Bank operated 19 branches in the assessment area, representing 7.9% of its branches in **Alabama**.
 - As of June 30, 2011, the bank had \$829.6 million in deposits in this assessment area, representing a market share of 16.1% and 3.8% of Regions Bank's total deposits in **Alabama**.
- **Fayette Assessment Area (Fayette County)**
 - As of December 31, 2011, Regions Bank operated two branches in the assessment area, representing 0.8% of its branches in **Alabama**.
 - As of June 30, 2011, the bank had \$56.6 million in deposits in this assessment area, representing a market share of 21.5% and 0.3% of Regions Bank's total deposits in **Alabama**.
- **Northern Alabama Assessment Area (Cherokee, Cullman, DeKalb, Jackson and Marshall Counties)**
 - As of December 31, 2011, Regions Bank operated 12 branches in the assessment area, representing 5.0% of its branches in **Alabama**.
 - As of June 30, 2011, the bank had \$833.3 million in deposits in this assessment area, representing a market share of 17.5% and 3.8% of Regions Bank's total deposits in **Alabama**.
- **Southern Alabama Assessment Area (Choctaw, Clarke, Conecuh, Dallas, Marengo, Monroe, Pike and Sumter Counties)**
 - As of December 31, 2011, Regions Bank operated 14 branches in the assessment area, representing 5.8% of its branches in **Alabama**.
 - As of June 30, 2011, the bank had \$456.6 million in deposits in this assessment area, representing a market share of 14.8% and 2.1% of Regions Bank's total deposits in **Alabama**.
- **Tallapoosa-Talladega Assessment Area (Talladega and Tallapoosa Counties)**
 - As of December 31, 2011, Regions Bank operated four branches in the assessment area, representing 1.7% of its branches in **Alabama**.
 - As of June 30, 2011, the bank had \$141.3 million in deposits in this assessment area, representing a market share of 10.3% and 0.6% of Regions Bank's total deposits in **Alabama**.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Non-Metropolitan Areas (Limited Review)

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Baldwin-Coffee-Covington-Escambia	Consistent	Not Consistent (Above)	Consistent
Fayette	Consistent	Not Consistent (Below)	Not Consistent (Below)
Northern Alabama	Consistent	Not Consistent (Above)	Consistent
Southern Alabama	Not Consistent (Above)	Not Consistent (Above)	Consistent
Tallapoosa-Talladega	Not Consistent (Above)	Not Consistent (Above)	Not Consistent (Below)

As stated earlier, the Birmingham, Huntsville, and Mobile assessment areas received full-scope reviews, and the bank's performance in the Birmingham assessment area was given greater consideration in determining the overall rating for the state. Birmingham is by far the bank's largest market in Alabama in terms of deposits, loans, and branches. The full-scope areas selected together represent 68.2% of the deposits in the assessment areas in Alabama as well as 51.0% of the branches. The full-scope assessment areas also represent 48.6% of the HMDA loans and 57.8% of the small business loans in the state. Therefore, the three full-scope assessment areas represent more than half of the deposits and branches and a large portion of loans in the State of Alabama.

For the Lending Test, performance was stronger than the bank's performance in the state in two limited-scope assessment areas (Southern Alabama and Tallapoosa-Talladega) and consistent with the bank's performance in the remaining limited-scope assessment areas (Baldwin-Coffee-Covington-Escambia, Fayette and Northern Alabama).

For the Investment Test, the performance in one limited-scope assessment area (Fayette) was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment area. The performance in four limited-scope assessment areas (Baldwin-Coffee-Covington-Escambia, Northern Alabama, Southern Alabama and Tallapoosa-Talladega) was stronger than the bank's performance in the state due to higher levels of qualified investments relative to the bank's operations in the assessment areas.

For the Service Test, the performance in two limited-scope assessment areas (Fayette and Tallapoosa-Talladega) was weaker than the bank's performance in the state due to fewer community development services. The performance in the remaining limited-scope assessment areas (Baldwin-Coffee-Covington-Escambia, Northern Alabama, and Southern Alabama) was consistent with the bank's performance in the state.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Arkansas

CRA RATING FOR ARKANSAS: Satisfactory²¹⁴

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

Major factors supporting the rating include the following:

- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects good penetration throughout the assessment areas. In addition, the distribution of borrowers reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a relatively high level of community development loans within the assessment areas.
- The bank provides a significant level of qualified community development investments and grants in the assessment areas and is occasionally in a leadership position in response to the community development needs of the assessment areas.
- Retail services are accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank is a leader in providing community development services throughout the assessment areas.

²¹⁴ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Arkansas

SCOPE OF EXAMINATION

Full-scope reviews were conducted for three assessment areas in the State of Arkansas:

- Hot Springs
- Little Rock
- Northwest Arkansas (non-MSA)

Limited-scope reviews were conducted for the remaining six assessment areas:

- Fayetteville
- Fort Smith
- Jonesboro
- Northeast Arkansas (non-MSA)
- Southern Arkansas (non-MSA)
- Union (non-MSA)

The time period, products and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ARKANSAS

Lending activity in Arkansas accounted for 4.3% of the bank's total lending activity. HMDA-reportable lending in Arkansas represented 5.1% of the bank's total HMDA-reportable lending, while small business and small farm lending represented 3.8% of the bank's total small business and small farm lending. As of June 30, 2011, the bank had \$4.0 billion in deposits in Arkansas representing 4.1% of Regions Bank's total deposits. Additionally, as of June 30, 2011, the bank ranked 2nd, among 145 insured institutions, in deposit market share with 8.2% of the deposits within the state. Regions Bank operates 91 branch offices in Arkansas representing 5.3% of the bank's total branches.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending test performance in the State of Arkansas is High Satisfactory. Lending activity reflects adequate responsiveness to assessment area credit needs in all three full-scope assessment areas.

Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendices F-G.

Given that the largest percentage of the bank's branches, deposits, and lending is in the Little Rock assessment area, the performance in this assessment area drove the overall statewide rating, although performance within each assessment area was also considered. HMDA lending performance was given more weight than small business loans. Furthermore, Regions Bank originated 806 small farm loans in Arkansas during the review period; therefore, small farm lending was not presented in this report due to the bank's minimal lending activity in Arkansas for this product.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of the Arkansas assessment areas. Lending activity is adequate in all three full-scope assessment areas. The following table shows lending activity from January 1, 2010, through December 31, 2011.

Arkansas

Statewide Summary of Lending Activity Assessment Areas Located in Arkansas

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	1,615	18.9%	\$222,992	22.9%
HMDA Refinance	2,460	28.7%	\$305,989	31.4%
HMDA Home Improvement	326	3.8%	\$2,429	0.2%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	4,401	51.4%	\$531,410	54.5%
Total Small Business	3,354	39.2%	\$324,589	33.3%
Total Farm	806	9.4%	\$119,254	12.2%
TOTAL LOANS	8,561	100.0%	\$975,253	100.0%

Originations and Purchases

Affiliate loans include only loans originated or purchased within the bank's assessment area.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA and small business loans is good. The geographic distribution was good in Little Rock, while it was adequate in both Hot Springs and Northwest Arkansas.

Overall, the distribution of loans by borrower's income and revenue size of business is good. The borrower distribution is considered good in all three full-scope assessment areas. A detailed discussion of the borrower and geographic distribution of lending for the full-scope assessment areas is included in the next section of this report.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the Arkansas assessment areas. The bank made 75 community development loans totaling \$139.4 million during the review period, which represented 11.0% by number and 10.0% by dollar amount of the bank's total community development lending. The majority of the loans financed affordable housing for low- and moderate-income individuals or revitalization/stabilization activities. Although the bank is a leader in community development lending in Little Rock, it had no community development lending in Northwest Arkansas. In addition, the Hot Springs assessment area had a good level of community development lending. More information on community development lending can be found in each full-scope assessment area section.

Investment Test

The investment test rating in the State of Arkansas is High Satisfactory when considering the bank's statewide performance and its overall presence in the state. The bank made significant use of qualified investments and contributions. The bank exhibited excellent responsiveness to credit and community development needs through its investment activities in the Little Rock assessment area, while performance in the Northwest Arkansas and Hot Springs assessment areas was poor.

The bank made 38 qualified investments of approximately \$48.2 million and contributions of \$111,758 within the Arkansas assessment areas. Of the 38 investments, 12 totaling \$39.6 million were current period

Arkansas

investments. Most of the investments provided support for affordable housing, through GNMA investment instruments and the purchase of Low Income Housing Tax Credits. In addition, the bank had a \$1.5 million prior period community development investment in a regional community development financial institution (CDFI) that serves the state of Arkansas and several surrounding states. The bank also had investments that benefitted a broader regional area that includes Arkansas. The broader regional investments primarily funded small businesses and startup companies through investments in SBICs. Additional details regarding specific investments can be found in the full-scope assessment area sections.

Service Test

The service test rating is Outstanding when considering the bank's statewide performance in Arkansas.

Retail Services

Delivery systems, including ATMs and branch office locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of offices has generally not adversely affected the accessibility of the bank's delivery systems, including to low- and moderate-income geographies and/or low- and moderate-income individuals.

Community Development Services

The bank is a leader in providing community development services that benefit residents and small businesses of the assessment areas. Out of the three full-scope assessment areas, community development services were excellent in the Little Rock and Northwest Arkansas assessment areas and adequate in the Hot Springs assessment area.

Hot Springs, Arkansas

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HOT SPRINGS, ARKANSAS ASSESSMENT AREA

The Hot Springs, Arkansas assessment area includes Garland County, which comprises all of the Hot Springs, Arkansas MSA (Hot Springs MSA). There are no low-, six moderate-, 11 middle-, and two upper-income tracts in this assessment area. As of December 31, 2011, Regions Bank operated 9 branch offices in the Hot Springs, Arkansas assessment area representing 9.9% of its branches in Arkansas.

The Hot Springs, Arkansas assessment area is a relatively small banking market. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 14 financial institutions operating 59 branch locations in the Hot Springs MSA. Regions Bank was ranked 1st with deposit market share of 25.4% (\$431.2 million). Summit Bank ranked 2nd with 19.6% deposit market share and Bank of America ranked 3rd with 11.1%.

Regions Bank is an active small business and HMDA lender in the assessment area. In 2010, the bank ranked 11th out of 32 small business reporters with 5.2% of all small business loans. By 2011, Regions jumped to 2nd of 38 small business reporters with 13.8% of all small business loans. From 2010 to 2011, the bank's small business lending increased from 64 to 214 loans. Regions significantly increased its number of small business loans in 2011, primarily by purchasing loans. For HMDA lending, Regions Bank ranked 7th in 2010 and 2011 with 5.2% and 4.5% of all HMDA loans, respectively. Wells Fargo and Summit Bank were consistently among the top HMDA lenders in the assessment area.

Demographic Characteristics

The assessment area population is growing at an average rate. According to census data, the population of Garland County in 2000 was 88,068 people, which represented 3.3% of the total statewide population. From 2000 to 2010, the county's population grew by 9.03% compared to the statewide population, which grew by 9.07%. Conversely, the rate of growth has been declining in recent years. From 2005 to 2010, net migration was positive but declined each year from a high of 1,149 individuals in 2005 to a low of 513 individuals in 2010. Net migration is defined as the number of in-migrants less the number of out-migrants and is determined by comparing the addresses of in-migrant and out-migrant federal tax returns from the present year to the previous year.²¹⁵

The table below shows selected demographic information for the Hot Springs assessment area.

²¹⁵ Internal Revenue Service, Statistics of Income – Migration Data. Access through PolicyMap. (accessed July 29, 2012); available from www.policymap.com.

Hot Springs, Arkansas

Combined Demographics Report

Assessment Area: AR Hot Springs

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,830	19.0
Moderate-income	6	31.6	4,475	17.6	982	21.9	4,587	18.1
Middle-income	11	57.9	17,456	68.7	1,485	8.5	5,857	23.1
Upper-income	2	10.5	3,465	13.6	203	5.9	10,122	39.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	19	100.0	25,396	100.0	2,670	10.5	25,396	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	10,131	4,055	15.1	40.0	4,387	43.3	1,689	16.7
Middle-income	29,475	19,225	71.4	65.2	5,393	18.3	4,857	16.5
Upper-income	5,347	3,628	13.5	67.9	1,125	21.0	594	11.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	44,953	26,908	100.0	59.9	10,905	24.3	7,140	15.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,292	27.2	1,154	26.6	69	32.1	69	34.2
Middle-income	2,852	60.0	2,617	60.4	125	58.1	110	54.5
Upper-income	609	12.8	565	13.0	21	9.8	23	11.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,753	100.0	4,336	100.0	215	100.0	202	100.0
Percentage of Total Businesses:			91.2		4.5		4.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	5	8.2	5	8.3	0	0.0	0	0.0
Middle-income	52	85.2	51	85.0	1	100.0	0	0.0
Upper-income	4	6.6	4	6.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	61	100.0	60	100.0	1	100.0	0	.0
Percentage of Total Farms:			98.4		1.6		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Hot Springs, Arkansas

Income Characteristics

Food stamp usage has increased in the assessment area. From 2000 to 2009, the percentage of Garland County residents receiving food stamps increased at a rate greater than the state of Arkansas. In 2000, 7.4% of assessment area residents received food stamps, which increased to 14.4% by 2009. The percentage of residents receiving these benefits statewide increased from 9.4% to 15.8% during the same time period. Furthermore, an estimated 15.9% of families in the assessment area lived below the poverty line in 2009 compared to 17.7% statewide.²¹⁶

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development’s (HUD) estimated median family income for the relevant area. The following table sets forth the estimated median family income for the years 2010 through 2011 for the Hot Springs, Arkansas MSA. It also provides a range of the estimated annual family income for each income category (low, moderate, middle and upper). According to the 2000 census, 10.5% of the families in the assessment area lived below the poverty level.

**Borrower Income Levels
Hot Springs, AR MSA**

HUD Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2010	\$47,200	0 - \$23,599	\$23,600 - \$37,759	\$37,760 - \$56,639	\$56,640 - & above
2011	\$48,800	0 - \$24,399	\$24,400 - \$39,039	\$39,040 - \$58,559	\$58,560 - & above

Housing Characteristics

The assessment area housing market has been impacted by the recent economic downturn but to a lesser degree than many urban areas due to a smaller increase in housing prices before the recession. Since 2009, Garland County has experienced a relatively consistent upward trend in average home sale prices, unlike the state which has remained relatively flat. The Arkansas Realtors Association reports that the 2011 average selling price for a home in Garland County was \$166,231, up 1.7% from one year prior and 5.3% from 2009. Statewide, the 2011 average home selling price was \$142,518, representing a 1.2% decrease from one year prior and flat from 2009.²¹⁷

Census data show that there were 44,953 housing units in the assessment area in 2000, 59.9% of which were owner-occupied, 24.3% were rental units and 15.9% were vacant. There were no low-income tracts in the assessment area, and only 40% of housing units in moderate-income census tracts were owner-occupied, indicating limited lending opportunity in this area. The median age of housing stock across the assessment area was 25 years, but was 43 years in moderate-income tracts.²¹⁸ Housing permits also declined, with only 37 single-family permits issued in 2011 compared to 159 in 2005, representing a 76.7% decrease. Multi-family development is not a significant source of housing inside the assessment area.²¹⁹

²¹⁶ U.S. Census Bureau, Quick Facts. Accessed through PolicyMap (access on July 29, 2012); available from www.policymap.com.

²¹⁷ Arkansas Realtors Association. "Housing Market Reports." (accessed on January 2, 2013); available from <http://www.arkansasrealtors.com/news-events/housing-market-reports>.

²¹⁸ US Census Bureau. Accessed through PolicyMap (access on January 2, 2013); available from www.policymap.com.

²¹⁹ Texas A&M University Real Estate Center. 2012. (accessed on July 29, 2012); available from <http://recenter.tamu.edu/data/bp/bpm/msa2040.asp>.

Hot Springs, Arkansas

Mortgage delinquencies have had an adverse impact on the local housing market. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, rose from 4.0% in January 2010 to 7.3% in December 2011. HMDA data for the assessment area show that demand for home purchase loans of owner-occupied, one- to four-family dwellings has stabilized. After decreasing nearly 46% between 2007 and 2009, the number of single-family home purchase originations has remained relatively steady above 600. Refinance activity has remained strong in recent years with 2009 and 2010 activity greater than all years since 2004 although there was a reduction in activity between 2010 and 2011.

Employment and Economic Conditions

Garland County, Arkansas is a popular retirement destination known for its hot spring bathhouses and horse racing. It is also home to Hot Springs National Park, the oldest unit of the national park system and a popular tourist attraction. In 2011, nearly 1.4 million people visited the park.²²⁰ A study completed by Michigan State University estimates that during 2010 visitors to Hot Springs National Park spent \$89 million and that about \$84.5 million of that total came from out-of-town guests. The figures include spending at motels, hotels, bed and breakfast establishments, restaurants and grocery stores, and on retail and fuel purchases. National Park Service (NPS) employee and contract labor salaries and park and contractor purchases of supplies and materials added another \$4.99 million to the local economy.²²¹

The assessment area is also home to National Park Community College (NPCC), the fourth largest community college in the state. NPCC is a two-year institution that averages approximately 4,000 students per semester. Approximately 2,000 additional students attend the community college for noncredit and continuing education classes.²²² NPCC is also one of the area's largest employers with more than 600 employees. Other top employers include St. Joseph's Mercy Health Center, Oaklawn Park Racing and Gaming, Wal-Mart Stores, National Park Medical Center and the City of Hot Springs.²²³

As of 2010, total employment in the Hot Springs MSA was 51,380. The largest private sector employment industries included health care and social assistance, retail trade, and accommodation and food services. Combined, these sectors account for more than 44% of private, nonfarm employment. Many of the jobs in these industries are directly tied to tourism, especially retail trade, which accounts for more than 15% of private nonfarm employment. The area's reliance on retail trade led in part to a 2012 report listing Hot Springs, Arkansas as one of the 10 poorest cities in the nation.²²⁴ Conversely, there have been several recent indicators that the region is growing. Sales tax collections in 2011 surpassed those of 2008, indicating that tourism is back to pre-recession levels and residents have returned to more normalized shopping habits. Construction related to commercial and residential development, medical and health facilities, and transportation is increasing, resulting in construction-related job growth.²²⁵ Additionally, the Berry Plastics Corporation, a packaging

²²⁰ National Park Service. "NPS Annual Recreation Visits Report" (accessed January 2, 2013); available from <https://irma.nps.gov/Stats/SSRSReports/System%20Wide%20Reports/5%20Year%20Annual%20Report%20By%20Park>.

²²¹ National Park Service. "Park Economic Benefits." (accessed January 2, 2013); available from <http://www.nps.gov/hosp/parknews/park-economic-benefits.htm>.

²²² National Park Community College. 2012. (accessed on January 2, 2013); available from <http://www.npcc.edu/>.

²²³ Hot Springs Chamber of Commerce. "Top Area Employers." (accessed on January 2, 2013); available from <http://www.hot Springschamber.com/resources/topemployers.asp>.

²²⁴ NBC News. "America's Richest and Poorest Cities." (accessed January 2, 2013); available from <http://www.nbcnews.com/business/tag/poorest#/business/americas-richest-poorest-cities-1C6454601>.

²²⁵ Arkansas Business. "Hot Springs Are Enjoying Pre-Recession Growth in Jobs, Construction and Revenues." (accessed January 2, 2012); available from <http://www.arkansasbusiness.com/article/85063/hot-springs-area-enjoying-pre-recession-growth-in-jobs-construction-and-revenues>

Hot Springs, Arkansas

manufacturer in the city of Hot Springs formerly known as Rexam PLC, led hiring in the manufacturing sector by bringing on an additional 140 employees in 2011.

Downtown Hot Springs has historically been a source for tourism-related economic activity due to its proximity to Hot Springs National Park and local bathhouses. However, the area is in need of investment to remain attractive to tourists and residents. The Hot Springs Metro Partnership, formerly known as the Garland County Economic Development Corporation, produced an economic development strategy in 2011 to respond to the needs of the area. The strategy is designed to build upon the strengths of the destination via three areas of focus: downtown revitalization, business attraction and expansion, and entrepreneurship. Among other things, the downtown revitalization plan calls for launching downtown as an “innovation zone” catering to entrepreneurs and information technology firms while development of the business climate focuses on matching businesses with the appropriate customers and economic development resources as well as using resources to develop the local workforce and provide support for start-ups and entrepreneurs.

Unemployment in the assessment area is similar to the state. The table below shows that the assessment area unemployment rate rose to 8.3% in 2011 from 8.1% in 2010 compared to the state unemployment rate, which is currently 8.0%. The 2011 nationwide average unemployment rate was 8.9%.

Unemployment Rates

Assessment Area: AR Hot Springs

Area	Years - Annualized	
	2010	2011
Hot Springs MSA	8.1	8.3
Arkansas	7.9	8.0

Not Seasonally Adjusted

From an economic perspective, the assessment area appears to be recovering. While unemployment rose in 2011, it is only slightly higher than the statewide unemployment rate and continues to remain below the national average. Jobs and tourism are returning to the area after the recent recession, and the Hot Springs Metro Partnership is taking steps to engage the private and public sectors in economic development activities. While housing remains the most challenging issue, it appears that the market has stabilized and should benefit from the area’s focused development efforts.

Community Contacts and Community Development Opportunities

Two community contacts were interviewed to discuss local community development: one specializing in business development and the other in planning and economic development. The business development specialist noted that the local economy is vibrant due to the predominance of middle-income retired persons. As a result, this contact suggested health care as the most pressing need of the community. The second contact noted that the local economy is strong for individuals with retirement savings but very challenging for many of the working-class residents. No major employers have recently left the area, and housing values remained depressed across the region. The contact added that the majority of employers are retail-focused and there are no major manufacturing companies. Both contacts spoke positively of bank participation in helping to meet local community needs although credit worthiness remains a challenge for many residents. Also, one contact noted that banks need to do a better job at reaching out to unbanked and under-banked residents.

Hot Springs, Arkansas

In its 2010-2014 CDBG Consolidated Plan, the City of Hot Springs outlines challenges related to affordable housing and its strategy moving forward. Among other things, the document notes that due to the age of its current affordable housing stock, lead paint remediation is top priority. The city has established a five-year plan that includes allocating federal and local resources to develop affordable housing, rehabilitate existing “at risk” housing stock, expand neighborhood revitalization efforts by offering homebuyer education, homeownership counseling, etc., and install and improve housing infrastructure. Due to the involvement of federal dollars through the CDBG and HOME programs, all programs are designed to benefit low- and moderate-income individuals and families.²²⁶

Bank On is a national initiative with local programs focused on connecting unbanked and under-banked individuals with traditional banking products and services in order to reduce costs and increase financial stability. The organization estimates that 7.7% of households in Garland County are unbanked relative to 10.1% statewide. Additionally, 21.3% of households in the assessment area are listed as under-banked, meaning they have a bank account but continue to rely on alternative financial services, like check-cashing services, payday loans, rent-to-own agreements or pawn shops. This compares to 22.3% of under-banked households statewide.²²⁷

The State of Arkansas received a significant allocation of funds under the federal government’s Neighborhood Stabilization Program (NSP). The funds are available to help stabilize communities hard hit by the foreclosure crisis. Arkansas received \$19.6 million under the NSP1 allocation process and \$5 million under NSP3. Garland County was named in the NSP1 award as one of the top 15 counties in Arkansas for incidence of foreclosure while Hot Springs was cited as an entitlement city for NSP3 activities.²²⁸

There are nine community development financial institutions (CDFIs) in the state of Arkansas, but none are located inside the assessment area. Other community development opportunities include participation in the Low Income Housing Tax Credit (LIHTC) Program. Arkansas receives an allocation of approximately \$6.5 million in Low Income Housing Tax Credits annually.²²⁹ The state also provides resources such as a housing trust fund and below-market financing to stimulate the development of affordable housing for low- and moderate-income individuals and families.

²²⁶ City of Hot Springs, Arkansas. “FY 2010-2014 CDBG Consolidated Plan” (accessed January 3, 2013); available from <http://www.cityhs.net/pdfs/planning-development/community%20development/FY%202010-14%20CDBG%20CONSOLIDATED%20PLAN.pdf>

²²⁷ BankOn. 2011. (accessed on January 3, 2013); available from <http://webtools.joinbankon.org/community/profile?state=AR&county=Garland%20County>

²²⁸ U.S. Department of Housing and Development. “Neighborhood Stabilization Program, NSP Grantees” (accessed on August 29, 2012); available from <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>.

²²⁹ State of Arkansas. “Multi-Family Housing. Low-Income Housing Tax Credit Program.” (accessed January 3, 2013); available from <http://www.state.ar.us/adfa/programs/lihtcp.html>.

Hot Springs, Arkansas

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Hot Springs assessment area is good. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes a relatively high level of community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 345 (56.3%) HMDA loans compared to 268 (43.7%) small business loans in the Hot Springs assessment area. Therefore, HMDA lending was given more weight than small business lending in determining the bank's lending test rating in the assessment area. The Hot Springs assessment area contains 0.3% of the bank's small business and HMDA lending by number of loans and 0.3% by dollar volume totaling \$69.8 million. In comparison, 0.4% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

The geographic distribution of small business and HMDA loans is adequate. For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues, such as the unemployment and poverty rates and the level of owner-occupied units and the number of small businesses in moderate-income census tracts were issues considered when assessing the bank's performance. In addition the performance of the aggregate lenders was also considered when assessing the bank's performance.

Home Purchase Loans

Regions Bank's home purchase lending in moderate-income census tracts is adequate. During the review period, the bank originated 8.4% of its home purchase loans in moderate-income census tracts, which contain 15.1% of the owner-occupied units. Regions Bank's performance was slightly less than the aggregate in 2010 and 2011.

The bank's home purchase lending in middle- and upper-income tracts was greater than the percentage of owner-occupied units in these tracts.

Home Refinance Loans

Regions Bank's home refinance lending in moderate-income census tracts is adequate. During the review period, the bank originated 6.0% of its home refinance loans in moderate-income census tracts, which contain 15.1% of the owner-occupied units. Regions Bank's performance was slightly less than the aggregate in 2010 and slightly greater than the aggregate in 2011.

The bank's refinance lending in middle- and upper-income tracts was greater than the percentage of owner-occupied units in these tracts.

Home Improvement Loans

Regions Bank's home improvement lending in moderate-income census tracts is adequate when compared to the percentage of owner-occupied units in these tracts. During the review period, Regions Bank originated five home improvement loans, representing 33.3% of its home improvement loans, in the moderate-income census

Hot Springs, Arkansas

tracts, which contain 15.1% of the owner-occupied units in the assessment area. Although it appears that the bank exceeded the aggregate in 2010, the bank only made a total of seven home improvement loans in 2010, four of which were in a moderate-income census tract. In 2011, the bank only made one home improvement loan in a moderate-income tract, and its performance was slightly less than the aggregate.

The bank's home improvement lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was slightly less than the percentage of owner-occupied units.

Small Business Loans

Regions Bank's small business lending in moderate-income census tracts is good. During the review period, Regions Bank originated 24.3% of its small business loans in moderate-income tracts, which contain 26.6% of the small businesses in the assessment area. The bank's performance was slightly greater than the aggregate in 2010 and 2011.

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

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is good. The bank's percentage of home purchase lending to low-income borrowers at 9.5% was less than the percentage of moderate-income families in the assessment area at 19.0%. The bank made six refinance loans to low-income borrowers in 2010 and performed better than the aggregate that year. However, while the bank only made three home purchase loans to low-income borrowers in 2011, the bank's performance was equal to the aggregate in that year.

The bank's home purchase lending to moderate-income borrowers is good when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home purchase lending to moderate-income borrowers at 18.9% was slightly greater than the percentage of moderate-income families in the assessment area at 18.1%. Although Regions Bank's performance was less than the aggregate in 2010, it exceeded the aggregate in 2011.

The bank's home purchase lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area while the lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. The bank's percentage of home refinance lending to low-income borrowers at 7.2% was less than the percentage of low-income families in the assessment area at 19.0%. However, the bank's lending to low-income borrowers exceeded the aggregate in both years 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is excellent when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home refinance lending to moderate-income borrowers at 20.4% exceeded the percentage of moderate-income families in the assessment area at 18.1%. Additionally, Regions Bank's performance greatly exceeded the aggregate in both years 2010 and 2011.

Hot Springs, Arkansas

The bank's refinance lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area while the lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

Home improvement lending to low-income borrowers is poor. Low-income families constitute 19.0% of the families in the assessment area, but the bank did not make any home improvement loans to low-income borrowers. It was noted that aggregate lenders also had low penetration in this segment of the market.

The bank's home improvement lending to moderate-income borrowers is adequate when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home improvement lending to moderate-income borrowers at 20.0% was greater than the percentage of moderate-income families in the assessment area at 18.1%. The bank originated two home improvement loans to moderate-income borrowers in 2010 and performed better than the aggregate that year. However, in 2011 the bank originated only one home improvement loan to low-income borrowers and performed less than the aggregate.

The bank's home improvement lending to middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Small Business Lending

Considering the bank's performance when compared to the demographic and aggregate lending data, the distribution of small business lending by business revenue size is adequate. The bank originated 25.0% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 91.2%. However, of the 268 small business loans originated during the review period, 150 loans (56.0%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 56.8%. Additionally, the bank's lending to small businesses exceeded the aggregate in 2010 but was significantly less than the aggregate in 2011. Also, 81.7% of the 268 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in 2010 and 2011.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the Hot Springs assessment area. The bank originated three community development loans totaling \$5.3 million during the review period. The loans financed community revitalization activities and community services targeted to low- and moderate-income individuals. Local community development needs include but are not limited to small business development and financing as well as community services targeted to low- and moderate-income individuals. The bank's community development loan portfolio inside the assessment area exhibited good responsiveness to local community credit needs. The number and dollar amount of loans is good given the bank's presence in the market.

Examples of community development lending include:

- Multiple loans that promote economic development by financing a small business located in a low- or moderate-income geography that has been designated for revitalization; and
- One loan to a nonprofit affordable housing developer that specializes in housing for low-income families.

Hot Springs, Arkansas

Investment Test

The bank's performance in the Hot Springs assessment area under the investment test is poor. The bank had two investments totaling \$414,850 and no current period investments. The bank had investments that benefitted a broader regional area that includes the assessment area. Prior period direct investments in the assessment area provided support for affordable housing through HUD bonds and support for community revitalization through an investment in a regional CDFI. The broader regional investments primarily funded small businesses and startup companies through SBICs. Affordable housing, economic development including small business finance and job creation and household financial stability are several of the top community development needs in the area. The dollar volume of Regions Bank's current and total investments is poor given the bank's presence in the assessment area.

The bank also made six contributions totaling approximately \$11,404. In addition, the bank made contributions to national organizations that may indirectly benefit the assessment area. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities and to organizations that promote economic development.

Service Test

The bank's service test performance in the Hot Springs assessment area is good. Its retail and community development services reflect good responsiveness to the needs of the Hot Springs assessment area.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of nine branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open any branches and closed one branch (located in a moderate-income tract) in the Hot Springs, Alabama assessment area. The bank's record of opening or closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank offers weekend and extended hours at many of its branch offices, including those located in moderate-income tracts. Bank products and services and normal business hours are consistent throughout the assessment area.

Hot Springs, Arkansas

Geographic Distribution of Branches

Assessment Area: AR Hot Springs

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Moderate	Total	3	33.3%	0	1	3	2	1				
	DTO	1		0	0	1			6	31.6%	22.3%	27.2%
	LS	0		0	0							
Middle	Total	4	44.4%	0	0	4	3	1				
	DTO	0		0	0	0			11	57.9%	65.0%	60.0%
	LS	0		0	0							
Upper	Total	2	22.2%	0	0	2	1	2				
	DTO	0		0	0	0			2	10.5%	12.7%	12.8%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Total	Total	9	100.0%	0	1	9	6	4				
	DTO	1		0	0	1			19	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides an adequate level of community development services in the assessment area. During the review period, Regions Bank employees provided 285 service hours in various capacities to community development organizations, by participating in 40 different community development services. Many of the community development services focused on activities that support small businesses, education, affordable housing, youth services, and various other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered by providing counsel to a community organization whose mission is to build and finance homes for low- and moderate-income individuals.

Little Rock, Arkansas

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LITTLE ROCK, ARKANSAS ASSESSMENT AREA

The Little Rock-North Little Rock-Conway, Arkansas MSA includes Faulkner, Grant, Lonoke, Perry, Pulaski, and Saline counties. The Little Rock assessment area includes all of these except Perry County. The assessment area has 144 census tracts, with seven low-income and 32 moderate-income tracts. As of December 2011, Regions operated 33 branches in the Little Rock assessment area, including two in low-income tracts, five in moderate-income tracts and a total of 11 bordering at least one low- or moderate-income tract. FEMA declared Faulkner, Lonoke, Pulaski, and Saline counties a federal disaster area in June 2011 due to severe storms, tornadoes, and flooding.

The Little Rock, Arkansas assessment area is an active banking market where Regions Bank is a market share leader. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 36 financial institutions operating 348 branch locations with a total of \$13.6 billion in deposits. Regions Bank ranked 2nd with deposit market share of 13.6% (\$1.9 billion). Bank of America had the largest deposit market share at 19.0%.

Regions Bank is also an active lender in the assessment area. In 2010, the bank was ranked 8th out of 68 small business reporters by originating 4.4% of all small business loans. In 2011, the bank moved up to 2nd of 66 small business reporters by generating 9.4% of all small business loans. The bank increased small business loan production from 410 loans in 2010 to 1,096 loans in 2011, primarily by purchasing loans. For HMDA lending, Regions Bank ranked 10th in both 2010 and 2011 with 3.1% and 2.7% of all HMDA loans, respectively. Loan production decreased from 1,012 in 2010 to 741 in 2011. Bank of America, Wells Fargo Bank and JPMorgan Chase Bank were among the top HMDA lenders in the assessment area.

Demographic Characteristics

The assessment area population is growing rapidly relative to the state of Arkansas. According to census data, the assessment area population in 2000 was 600,309, representing 22.5% of the total statewide population. From 2000 to 2010, the assessment area's population grew by 14.8% compared to the statewide population, which grew by 9.1%. As of 2010, the assessment area's population of 689,312 represented 23.6% of the statewide population. The principal city of the assessment area, Little Rock, is located in Pulaski County and is the largest city in the state by population but experienced the smallest population growth rate during the decade. While more suburban counties such as Faulkner, Lonoke and Saline experienced population growth by approximately 30%, Pulaski County's population grew by only 5.9% from 2000 to 2010.²³⁰

Net migration statistics further explain population growth trends of the area. From 2005 to 2010 net migration was positive in all counties except Pulaski, with Faulkner and Saline counties exhibiting the most consistent positive net migration trends during the time period. Net migration is defined as the number of in-migrants less the number of out-migrants and is determined by comparing the addresses of in-migrant and out-migrant federal tax returns from the present year to the previous year.²³¹

The following table shows selected demographic information for the Little Rock assessment area.

²³⁰ U.S. Census Bureau. Accessed through PolicyMap. (accessed on February 4, 2013); available from www.policymap.com

²³¹ Internal Revenue Service, Statistics of Income – Migration Data. Accessed through PolicyMap. (accessed on February 4, 2013); available from www.policymap.com.

Little Rock, Arkansas

Combined Demographics Report

Assessment Area: AR Little Rock

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	4.9	3,789	2.3	1,319	34.8	32,079	19.6
Moderate-income	32	22.2	28,200	17.3	5,192	18.4	29,363	18.0
Middle-income	77	53.5	89,020	54.5	6,993	7.9	36,697	22.5
Upper-income	28	19.4	42,429	26.0	1,106	2.6	65,299	40.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	144	100.0	163,438	100.0	14,610	8.9	163,438	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	8,058	2,339	1.5	29.0	4,665	57.9	1,054	13.1
Moderate-income	47,682	21,717	13.8	45.5	20,418	42.8	5,547	11.6
Middle-income	137,401	87,852	55.9	63.9	39,283	28.6	10,266	7.5
Upper-income	64,074	45,300	28.8	70.7	15,531	24.2	3,243	5.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	257,215	157,208	100.0	61.1	79,897	31.1	20,110	7.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,780	5.4	1,379	4.7	206	10.5	195	11.5
Moderate-income	5,651	17.0	4,742	16.0	527	26.8	382	22.5
Middle-income	17,067	51.3	15,539	52.5	816	41.5	712	41.9
Upper-income	8,758	26.3	7,928	26.8	418	21.3	412	24.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	33,256	100.0	29,588	100.0	1,967	100.0	1,701	100.0
Percentage of Total Businesses:			89.0		5.9		5.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	7	1.2	7	1.3	0	0.0	0	0.0
Moderate-income	85	15.1	79	14.6	4	26.7	2	40.0
Middle-income	361	64.2	349	64.4	9	60.0	3	60.0
Upper-income	109	19.4	107	19.7	2	13.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	562	100.0	542	100.0	15	100.0	5	100.0
Percentage of Total Farms:			96.4		2.7		.9	

Based on 2010 D&B information according to 2000 Census Boundaries.

Little Rock, Arkansas

Income Characteristics

While the population inside the assessment area has been increasing, incomes have been declining as indicated by the percentage of residents eligible for food stamps. Food stamp usage increased between 2000 and 2010 in all counties in the assessment area. During this time period, the percentage of assessment area residents receiving food stamps increased by 121% from 39,323 individuals to 87,155. Pulaski County had the highest percentage of residents using the program at 14.8%, followed by Grant and Lonoke counties both at 11.3%. All counties in the assessment area have a lower usage rate than the statewide rate of 15.8%.²³²

Eligibility for the free and reduced price lunch program is also on the rise, further highlighting income challenges faced by many assessment area residents. In 2000, four of the 19 school districts (21.1%) in the assessment area had more than 50% of their students eligible for free or reduced price lunches. By 2010, this number increased to 11 of 19 school districts (57.9%). Three of the five school districts with the largest increases in student eligibility were in Saline County while the largest number of students using the program in 2010 was in the urban core of Pulaski County.

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following table sets forth the estimated median family income for the years 2010 and 2011 for the MSA. It also provides a range of the estimated annual family income for each income category (low, moderate, middle and upper) and shows that the HUD estimated median family income increased by \$2,400 from 2010 to 2011, or 4.1%.

Borrower Income Levels
Little Rock - North Little Rock - Conway, AR MSA

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$59,100	0	- \$29,549	\$29,550	- \$47,279	\$47,280	- \$70,919	\$70,920	- & above
2011	\$61,500	0	- \$30,749	\$30,750	- \$49,199	\$49,200	- \$73,799	\$73,800	- & above

Housing Characteristics

The assessment area housing market was impacted by the recent housing crisis and continues to face challenges, but there are signs of recovery. The Arkansas Realtors Association reports that counties such as Faulkner, Lonoke and Pulaski have seen average housing prices recover and increase beyond 2008 prices. Conversely, the number of units sold in all assessment area counties is down considerably from 2008. In Pulaski County, 187 new and existing housing units were sold in January 2011 for an average selling price of \$187,110. This compares to January 2008 when 261 units were sold for an average selling price of \$168,183. Lonoke County's housing market fared similarly to Pulaski County during this time period, but others struggled. The number of housing units sold in Faulkner County from January 2008 to January 2011 decreased 38.2% from 76 units to 47 units while the average selling price increased only marginally during this time period. Nearby Saline County saw both units sold and average prices decline from January 2008 to January 2011, with units down by 14% and prices down by 8% and continuing to show weakness. Generally speaking, these trends continued into 2012.²³³

²³² U.S. Census Bureau, Quick Facts. Accessed through PolicyMap (access on February 4, 2013); available from www.policymap.com.

²³³ Arkansas Realtors Association. "Housing Market Reports." (accessed on February 4, 2013); available from <http://www.arkansasrealtors.com/news-events/housing-market-reports>.

Little Rock, Arkansas

Census data show that there were 257,215 housing units in the assessment area in 2000, 61.1% of which were owner-occupied, 31.1% were rental units and 7.8% were vacant. While the majority of assessment area housing was owner-occupied, a majority of housing units in low- and moderate-income census tracts were rentals or vacant, indicating limited lending opportunity in these areas. The median age of housing stock across the assessment area was 25 years, but this figure was 40 years in low-income tracts and 35 in moderate-income tracts.²³⁴ Housing permits, an indicator of housing demand, have also declined in recent years. After reaching their peak in 2005, the number of single-family permits declined by 63.9%. Multi-family permits have followed a different course. From 2005 to 2006, the number of multi-family permits declined by 87.4% from 103 permits to 13 permits but has since recovered to 77 permits issued in 2011.²³⁵

Mortgage delinquencies have had an adverse impact on the local housing market. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, rose from 4.1% in January 2010 to 9.9% in December 2011. HMDA data for the assessment area show that demand for home purchase loans of owner-occupied, one- to four-family dwellings is weak. Home purchase loans have been in a general state of decline since 2005, with the number of loans originated annually inside the assessment area declining by 41% from 2005 to 2011. Refinance activity exhibited more strength during this time period, experiencing a significant increase in year-over-year production from 2008 and 2009 and remaining robust in 2010 and 2011.

Employment and Economic Conditions

The assessment area is part of the Little Rock-North Little Rock-Conway, Arkansas MSA located in central Arkansas at the intersections of Interstate 30 and Interstate 40. It is home to the city of Little Rock, the capital of Arkansas and the state's most populous city. The city of Little Rock is the economic center of the assessment area, and the greater metropolitan area fuels much of the state's economic activity. Total employment in 2010 for the MSA was 425,850. Leading private nonfarm employment sectors included health care and social assistance, retail trade, and administrative and waste management services. Combined, these sectors accounted for over 12% of private nonfarm employment. As home to the state capital and Little Rock Air Force Base, the area also has a large government employer base. Of the 80,400 government jobs in the MSA, 35,107 (43.7%) were state government and 8,311 (10.3%) were US military.²³⁶ Local government was also well represented with more than 27,000 jobs, but this has also created strains on the local economy as governments at all levels cut spending.

Little Rock Air Force Base is the home of C-130 Combat Airlift and is the Department of Defense's only training base for the C-130 airplane. There are 5,000 active duty military and civilian members on the base, with approximately 5,500 family members working on and around the base.²³⁷ In 2011, the Air Force estimated that the base's annual economic impact on the local area was \$713.6 million, which includes an estimated 3,317 indirect jobs created with an annual dollar impact of approximately \$129.4 million.²³⁸ Little Rock is also home to one of the largest projects of the United States Army Corps of Engineers: the McClellan-Kerr Navigation System on the Arkansas River. The system provides a 448-mile navigation channel for barge traffic from the Mississippi River northwest to 15 miles east of Tulsa, Oklahoma.²³⁹

²³⁴ U.S. Census Bureau. Accessed through PolicyMap (accessed on February 4, 2013); available from www.policymap.com.

²³⁵ Texas A&M University Real Estate Center. 2012. (accessed on February 4, 2013); available from <http://recenter.tamu.edu/data/bp/bpm/msa2040.asp>.

²³⁶ REIS data

²³⁷ Little Rock Regional Chamber of Commerce. (accessed on February 5, 2013); available from <http://www.littlerockchamber.com/CWT/EXTERNAL/WcPages/economic/Military.aspx>

²³⁸ Little Rock Air Force Base. "Economic Impact Analysis." (accessed on February 4, 2013); available from <http://www.littlerock.af.mil/shared/media/document/AFD-120313-014.pdf>.

²³⁹ City of Little Rock. (accessed on February 5, 2013); available from <http://www.littlerock.org/citymanager/divisions/economicdevelopment/>.

Little Rock, Arkansas

The Little Rock Port also plays an important role in the local economy. It is an intermodal river port with a large industrial business complex. As a result, international corporations such as LM Glasfiber, an alternative energy manufacturer, have established new facilities adjacent to the port in recent years.²⁴⁰ The port was awarded a \$960,000 Economic Development Administration (EDA) public works investment in 2012 to help fund construction of the Arkansas River Resource Center. This state-of-the-art facility will provide new marketing opportunities for the port, helping it create additional economic development opportunities for the Arkansas River, which will also benefit the adjacent Little Rock Port Industrial Park. According to grantee estimates, 45 new jobs will be created by this project.²⁴¹

In 2011, financial firm Kiplinger ranked Little Rock number seven out of ten on its Best Value Cities list, noting that the area's job market is diverse, inclusive of a 500-employee Caterpillar factory in North Little Rock, the headquarters of IT company Acxiom and world-class medical centers. Additionally, the completion of the Clinton Presidential Library in 2004 sparked a downtown renaissance. The city was somewhat cushioned from the recent national economic recession by more than \$1 billion in new corporate investments in 2007 and 2008.²⁴² The Milken Institute also recognized the Little Rock MSA in 2009, ranking it 23rd out of the 200 largest metro areas on its Best Performing Cities list for success in creating and sustaining jobs and economic growth.²⁴³ This viewpoint was reflected again in 2009 by Business Week, which ranked the Little Rock metropolitan area number four on its Forty Strongest U.S. Metro Economies list. Criteria for this ranking included job growth, gross metro product, unemployment change and home price changes.²⁴⁴

The City of Little Rock's City Manager reports that the city has seen a steady increase in economic development activities while employment in manufacturing, transportation and service sector employment are growing at a steady rate. Little Rock is one of the top 15 aggressive development markets in the nation and has doubled in the past 30 years, with projections indicating it will double again in during the next 20 years.²⁴⁵

Several major companies have expanded their operations in the Little Rock market in recent years. In 2010 Caterpillar, manufacturer of construction and mining equipment, located its new North American motor grader production facility in North Little Rock. The company is investing \$140 million and employs approximately 600 people at this location.²⁴⁶ Also in 2010, computer company Hewlett-Packard opened a state-of-the-art customer service center in Conway, citing the area's quality workforce as a factor. The company plans to fill more than 1,200 positions at the \$28 million facility.²⁴⁷ The area is also becoming active in the growing wind energy industry. In 2008, windmill blade manufacturers LM Glasfiber and Polymarlin Composites announced the expansion of their manufacturing facilities to Little Rock, where together they plan to hire more than 1,500 people and invest millions of dollars.²⁴⁸

As a result of these economic developments, the Little Rock economy has performed relatively well throughout the economic crisis of the last few years although challenges persist. Little Rock's recession-related decline in

²⁴⁰ Forbes. (accessed on February 5, 2013); available from <http://www.forbes.com/places/ar/little-rock/>.

²⁴¹ Arkansasmatters.com. (accessed on February 5, 2013); available from http://arkansasmatters.com/fulltext?nxd_id=581772.

²⁴² Kiplinger "Best Value Cities 2011." (accessed on February 5, 2013); available from <http://www.kiplinger.com/article/business/T012-C000-S002-best-value-cities-2011-7-little-rock-ark.html>.

²⁴³ Milken Institute. "Best Performing Cities." (accessed on February 5, 2013); available from <http://bestcities.milkeninstitute.org/bestcities2012.taf?rankyear=2009&type=rank200>

²⁴⁴ Business Week. "Forty Best U.S. Metro Economies." (accessed on February 5, 2013); available from http://images.businessweek.com/ss/09/10/1022_40_strongest_us_metro_economies/5.htm.

²⁴⁵ City of Little Rock. (accessed on February 5, 2013); available from <http://www.littlerock.org/citymanager/divisions/economicdevelopment/>.

²⁴⁶ Arkansas Economic Development Commission. (accessed on February 5, 2013); available from <http://arkansasedc.com/news-and-media-resources/news/2009/jan/caterpillar-to-locate-north-american-motor-grader-production-facility-in-north-little-rock.aspx>.

²⁴⁷ Metro Little Rock Alliance. (accessed on February 5, 2013); available from <http://customer-service.metrolittlerockalliance.com/>.

²⁴⁸ USA Today. "Arkansas and Elsewhere, Economy Stable." (accessed on February 5, 2013); available from http://usatoday30.usatoday.com/money/economy/2009-02-25-ark-economy_N.htm

Little Rock, Arkansas

employment in 2009 was milder than the nation's decline and the road to recovery started earlier in Little Rock, where the first increase in employment occurred in December 2009. This recovery, however, has been substantially less steady than the nation's during 2010 and 2011, featuring large swings from one quarter to the next. Between February and April 2012, Little Rock's employment contracted at an average rate of 0.5% per month, while national employment grew at an average rate of 0.1% per month.²⁴⁹

While unemployment remains an issue inside the assessment area, it does so to a lesser degree than the state of Arkansas and nationwide. The following table shows that the unemployment rate remained flat from 2010 to 2011 at 7% in the MSA compared to the statewide unemployment rate of 8% in 2011. The 2011 nationwide average unemployment rate was 8.9%.²⁵⁰

Unemployment Rates

Assessment Area: AR Little Rock

Area	Years - Annualized	
	2010	2011
Little Rock MSA	7.0	7.0
Faulkner County	7.2	7.0
Grant County	7.0	7.2
Lonoke County	6.8	6.8
Pulaski County	7.1	7.2
Saline County	6.6	6.5
Arkansas	7.9	8.0

Not Seasonally Adjusted

Community Contacts and Community Development Opportunities

Two community contacts were interviewed to discuss local community development; one specializing in economic development and the other affordable housing. The economic development specialist discussed the area's diverse employer base as one of the economy's strong points but noted that more commercial credit is needed from financial institutions to help businesses start-up or expand. Greater access to working capital loans for local small businesses would also have a trickle-down effect that would positively impact the community. The affordable housing specialist noted that home affordability remains an issue for low- and moderate-income individuals and that there is an acute need for affordable rental housing. While the two contacts had differing views on the state of the local economy, both mentioned Regions Bank as being a positive contributor to the community.

While community and economic development projects are being implemented across the region, the Pulaski Empowerment Zone (PEZ) located in downtown Little Rock and North Little Rock is a targeted revitalization area that offered various tax incentives for locating and operating a business within the zone. The PEZ was designated in 2002 and expired on December 31, 2011. It was comprised of 15 census tracts that met specific poverty and population criteria and encompassed a total area of 17.2 square miles. In order to qualify for tax

²⁴⁹ Federal Reserve Bank of St. Louis. "Current Economic Conditions in the Eighth Federal Reserve District." (accessed February 5, 2013); available from <http://research.stlouisfed.org/regecon/burgundybooks/12/06/BB0612LR.pdf>.

²⁵⁰ Bureau of Labor Statistics. (accessed on January 15, 2013); available from <http://www.bls.gov/>.

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incentives in the PEZ, the business must have been, among other things, located in the empowerment zone and employ residents of the zone.

Financial stability via access to mainstream banking products is also an issue for many residents. Bank On is a national initiative focused on connecting unbanked and underbanked individuals with traditional banking products and services in order to reduce costs and increase financial stability. The organization estimates that 7.4% of households in the MSA are unbanked relative to 10.1% statewide. Additionally, 25% of households in the MSA are listed as underbanked, meaning they have a bank account but continue to rely on alternative financial services like check-cashing services, payday loans, rent-to-own agreements or pawn shops. This compares to 22.3% of underbanked households statewide.²⁵¹ Additionally, numerous natural disasters have hit Arkansas in recent years, impacting the financial stability of individuals and businesses. Since 2008, the Federal Emergency Management Agency (FEMA) has issued 13 major disaster declarations, some of which include counties located inside the assessment area. These should provide opportunities for financial institutions to meet the disaster recovery-related credit needs of the community.

The state of Arkansas received a significant allocation of funds under the federal government's Neighborhood Stabilization Program (NSP). The funds are available to help stabilize communities hard hit by the foreclosure crisis. Arkansas received \$19.6 million under the NSP1 allocation process and \$5 million under NSP3. The City of Little Rock received NSP2 funding in the amount of \$8.6 million, and the City of North Little Rock received \$6.4 million in NSP2 funding. The purpose of these funds is to save neighborhoods where foreclosed and abandoned buildings are considerably impacting community viability and to increase home ownership.²⁵²

There are nine community development financial institutions (CDFIs) in the state of Arkansas and one is located inside the assessment area. It is an economic development finance organization operating a small business loan pool. Community development opportunities also include participation in the Low Income Housing Tax Credit (LIHTC) program. Arkansas receives an allocation of approximately \$6.5 million in federal LIHTCs annually.²⁵³ The state also provides resources such as a housing trust fund and below-market financing to promote the development of affordable housing for low- and moderate-income individuals and families.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Little Rock assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank is a leader in making community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 1,753 (54.8%) HMDA loans compared to 1,447 (45.2%) small business loans in the Little Rock, Arkansas assessment area. Therefore, HMDA lending was given more weight than small business lending in determining the bank's

²⁵¹ BankOn. 2011. (accessed on February 4, 2013); available from <http://webtools.joinbankon.org/community/profile?state=AR&place=Little%20Rock>

²⁵² U.S. Department of Housing and Development. "Neighborhood Stabilization Program, NSP Grantees" (accessed on August 29, 2012); available from <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>.

²⁵³ State of Arkansas. "Multi-Family Housing. Low-Income Housing Tax Credit Program." (accessed January 3, 2013); available from <http://www.state.ar.us/adfa/programs/lihtcp.html>.

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lending test rating in the assessment area. The Little Rock assessment area contains 1.6% of the bank's small business and HMDA lending by number of loans and 1.9% by dollar volume totaling \$424.5 million. In comparison, 1.9% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

The geographic distribution of small business and HMDA lending is good. For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues, such as the unemployment and poverty rates and the level of owner-occupied units and the number of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's performance. In addition the performance of the aggregate lenders was considered when assessing the bank's performance.

Home Purchase Loans

Home purchase lending in low-income census tracts is good. Regions Bank originated 1.0% of its home purchase loans in low-income tracts, which contain 1.5% of the owner-occupied units. Although the bank originated in low-income tracts four home purchase loans in 2010 and three in 2011, the bank's performance was slightly greater than the performance of the aggregate lenders.

Home purchase lending in moderate-income tracts is good. During the review period, Regions Bank originated 8.1% of its home purchase loans in moderate-income census tracts, which contain 13.8% of the owner-occupied units in the assessment area. The bank's performance was better than the aggregate in 2010 and 2011.

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Refinance Loans

Regions Bank originated two home refinance loans each in 2010 and 2011 in low-income tracts. One and a half percent of owner occupied units are located in low-income tracts. Aggregate lenders also failed to originate home refinance loans at a level comparable to the percentage of owner occupied units in these tracts. This suggests limited opportunities for this type of lending in low-income tracts and, therefore, minimal weight was given to this performance area.

Regions Bank's home refinance lending in moderate-income census tracts is adequate. During the review period, the bank originated 3.4% of its home refinance loans in moderate-income census tracts, where 13.8% of the owner-occupied units are located. The bank performed slightly less than the aggregate in 2010 and 2011.

The bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Regions Bank's home improvement lending in low-income census tracts is adequate. With two loans (2.2%), the bank's percentage of home improvement loans in low-income tracts exceeded the percentage of owner occupied units in the assessment area at 1.5%. It was noted that the aggregate lenders also had low levels of home improvement loans compared to the percentage of owner-occupied units.

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Regions Bank's home improvement lending in moderate-income census tracts is adequate when compared to the percentage of owner-occupied units in these tracts. During the review period, Regions Bank originated 9.9% of its home improvement loans in moderate-income tracts, which contain 13.8% of the owner-occupied units in the assessment area. Three home improvement loans were originated in moderate-income tracts in 2010, and six were originated in 2011. The bank's performance was less than the aggregate in 2010 and comparable to the aggregate in 2011.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was less than the percentage of owner-occupied units.

Small Business Loans

Regions Bank's small business lending in low-income census tracts is excellent. During the review period, Regions Bank originated 8.4% of its small business loans in low-income tracts, which contain 4.7% of the small businesses in the assessment area. Additionally, the bank performed better than the aggregate in both 2010 and 2011.

Regions Bank's small business lending in moderate-income tracts is good. During the review period, Regions Bank originated 14.7% of its small business loans in moderate-income census tracts, which contain 16.0% of the small businesses in the assessment area. The bank's performance was comparable to the aggregate during both 2010 and 2011.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts, while lending in upper-income tracts was greater than the percentage of small businesses in these tracts.

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

Regions Bank's distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is good. Regions Bank made 12.4% of its home purchase loans to low-income borrowers. Low-income families make up 19.6% of total families in the assessment area. Additionally, the bank performed above the aggregate in 2010 and 2011.

Regions Bank's home purchase lending to moderate-income borrowers is excellent when compared to the percentage of moderate-income families in the assessment area. During the review period, Regions Bank originated 30.6% of its home purchase loans to moderate-income borrowers, which represent 18.0% of the assessment area. Additionally, the bank performed above the aggregate in 2010 and 2011.

The bank's home purchase lending to middle- and upper-income borrowers was less than the percentage of middle- and upper-income families in the assessment area.

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Home Refinance Loans

The bank's home refinance lending to low-income borrowers is excellent. The bank's percentage of home refinance lending to low-income borrowers at 7.9% was less than the percentage of low-income families in the assessment area at 19.6%. However, the bank performed above the aggregate in 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is good. Regions Bank made 14.9% of its home refinance loans to moderate-income borrowers. Moderate-income families make up 18.0% of total families in the assessment area. Additionally, the bank performed above the aggregate in 2010 and 2011.

The bank's refinance lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area while the lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

The bank's home improvement lending to low-income borrowers is excellent. Regions Bank made 16.5% of its home improvement loans to low-income borrowers. Low-income families make up 19.6% of total families in the assessment area. Additionally, the bank performed above the aggregate in 2010 and 2011.

Regions Bank's home improvement lending to moderate-income borrowers is excellent when compared to the percentage of moderate-income families in the assessment area. During the review period, Regions Bank originated 24.2% of its home improvement loans to moderate-income borrowers, which represent 18.0% of the assessment area. Additionally, the bank performed above the aggregate in 2010 and 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area while the lending to upper-income borrowers was less than the percentage of upper-income families.

Small Business Lending

Considering the bank's performance when compared to the small business demographic and aggregate data, the distribution of small business loans by revenue size is adequate. The bank originated 28.5% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 89.0%. However, of the 1,447 small business loans originated during the review period, 719 loans (49.7%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 56.7%. Additionally, the bank's lending to small businesses exceeded the aggregate in 2010, but was significantly less than the aggregate in 2011. Also, 73.7% of the 1,447 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in 2010 and 2011.

Community Development Lending

Regions Bank is a leader in making community development loans in the Little Rock, Arkansas assessment area. The bank originated 20 community development loans totaling \$67.0 million during the review period. The majority of loans financed affordable housing for low- and moderate-income individuals or revitalization/stabilization activities. Local community credit needs include but are not limited to affordable housing for low- and moderate-income individuals, small business finance, job growth and neighborhood stabilization. The bank's community development loan portfolio inside the assessment area exhibits excellent responsiveness to the credit needs of low- and moderate-income individuals and geographies and small

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businesses. The dollar volume of community development loans is excellent relative to the bank's presence in the market.

Examples of community development lending include the following:

- Nearly \$30 million for the development of LIHTC-supported affordable housing, resulting in approximately 500 new income-restricted units for low- and moderate-income individuals;
- A loan to a nonprofit organization that provides low- to no-cost drug treatment, emergency shelter and counseling services to at-risk youth; and
- Several loans to businesses located in the Pulaski Empowerment Zone (PEZ) that revitalize or stabilize the area in a manner that is consistent with the PEZ goal of promoting economic development and job growth in the distressed community.

Investment Test

The bank's performance in the Little Rock assessment area under the investment test is excellent. The bank had 17 investments totaling \$37.3 million, including eight current period investments totaling \$31.1 million. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Direct investments in the assessment area provided support for affordable housing through LIHTCs, LIHTC investment funds and GNMA investment instruments. Regional investments primarily funded small businesses and startup companies through investments in SBICs, and community revitalization. Local community development needs include but are not limited to affordable housing for low- and moderate-income individuals, small business finance, job growth and neighborhood stabilization. The dollar volume of Regions Bank's current and total investments is excellent given the bank's presence in the assessment area.

The bank also made 68 contributions totaling \$60,400. In addition, the bank made contributions to national organizations that may provide an indirect benefit to low- and moderate-income individuals and communities in the assessment area. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities, affordable housing and economic development.

Regions Bank's investment portfolio and contributions are responsive to several of the identified community development needs. Examples include the following:

- LIHTCs for eight projects totaling 625 units, including five current period investments for 293 housing units. Projects provide housing affordable to low- and moderate-income individuals.
- Contributions to several different organizations in Little Rock that provide counseling and other forms of assistance to disadvantaged populations, including the homeless, youth and seniors.

Service Test

The bank's service test performance in the Little Rock assessment area is excellent. Its retail and community development services reflect good responsiveness to the needs of the Little Rock assessment area.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 33 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open or close any branches in the Little Rock assessment area. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank offers weekend and extended hours at

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many of its branch offices, including those located in low- or moderate-income tracts. Bank products, services, and normal business hours are consistent throughout the assessment area.

Geographic Distribution of Branches

Assessment Area: AR Little Rock

Tract Category	Branches							Demographics				
	Total Branches		Open	Closed	Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%						#	%			%
Low	Total	2	6.1%	0	0	2	1	0	7	4.9%	3.0%	5.4%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	5	15.2%	0	0	5	3	2	32	22.2%	17.8%	17.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	Total	15	45.5%	0	0	15	13	15	77	53.5%	53.6%	51.3%
	DTO	2		0	0	2						
	LS	0		0	0							
Upper	Total	11	33.3%	0	0	11	10	9	28	19.4%	25.7%	26.3%
	DTO	1		0	0	1						
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Total	Total	33	100.0%	0	0	33	27	26	144	100.0%	100.0%	100.0%
	DTO	3		0	0	3						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank is a leader in providing community development services in the assessment area. During the review period, Regions Bank employees volunteered 1,860 service hours in various capacities for community development organizations, by participating in 140 community development services. Many of the community development services focused on activities that promote small businesses, education, affordable housing, youth services, and various other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered by teaching financial education classes to middle and high school students. The majority of these schools have a high number of students on free or reduced price lunch programs. In addition, Regions Bank employees served on the boards of directors or committees of various community organizations which provide services in low- and moderate-income geographies or to low- and moderate-income individuals.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ARKANSAS METROPOLITAN ASSESSMENT AREAS

- **Fayetteville Assessment Area (Benton and Washington Counties)**
 - As of December 31, 2011, Regions Bank operated five branches in the assessment area, representing 5.5% of its branches in Arkansas.
 - As of June 30, 2011, the bank had \$156.8 million in deposits in this assessment area, representing a market share of 2.0% and 3.9% of Regions Bank's total deposits in Arkansas.
- **Fort Smith Assessment Area (Sebastian County)**
 - As of December 31, 2011, Regions Bank operated five branches in the assessment area, representing 5.5% of its branches in Arkansas.
 - As of June 30, 2011, the bank had \$267.3 million in deposits in this assessment area, representing a market share of 10.9% and 6.7% of Regions Bank's total deposits in Arkansas.
- **Jonesboro Assessment Area (Craighead and Poinsett Counties)**
 - As of December 31, 2011, Regions Bank operated four branches in the assessment area, representing 4.4% of its branches in Arkansas.
 - As of June 30, 2011, the bank had \$196.0 million in deposits in this assessment area, representing a market share of 7.6% and 4.9% of Regions Bank's total deposits in Arkansas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Fayetteville	Not Consistent (Below)	Not Consistent (Below)	Consistent
Fort Smith	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Jonesboro	Consistent	Not Consistent (Above)	Not Consistent (Below)

The Hot Springs, Little Rock and Northwest Arkansas assessment areas received full-scope reviews, and the bank's performance in the Little Rock assessment area was given greater consideration in determining the overall rating for the state. Little Rock is by far the bank's largest market in Arkansas in terms of deposits, loans, and branches. The full-scope areas selected together represent 67.5% of the deposits in the assessment areas in Arkansas as well as 59.4% of the branches. The full-scope assessment areas also represent 57.8% of the HMDA loans and 62.4% of the small business loans in the state. Therefore, the three full-scope assessment areas represent more than half of the deposits, branches and loans in the State of Arkansas.

Metropolitan Areas (Limited Review)

For the Lending Test, performance was weaker than the bank's performance in the state in two of the limited-scope assessment areas (Fayetteville and Fort Smith) and consistent with the bank's performance in the remaining limited-scope assessment area (Jonesboro). The distribution of loans by borrower's income and lower levels of community development loans relative to the bank's operations in the assessment areas contributed to weaker performance in the Fayetteville and Fort Smith assessment areas.

For the Investment Test, the performance in two limited-scope assessment areas (Fayetteville and Fort Smith) was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment areas. The performance in the Jonesboro limited-scope assessment area was stronger than the bank's performance in the state.

For the Service Test, the performance in two limited-scope assessment areas (Fort Smith and Jonesboro) was weaker than the bank's performance in the state. The performance in the Jonesboro assessment area was weaker than the bank's performance in the state due to limited accessibility of delivery systems. The performance in the Fort Smith assessment area was weaker than the bank's performance in the state due to fewer community development services.

The performance in the remaining limited-scope assessment area (Fayetteville) was consistent with the bank's performance in the state.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Northwest Arkansas

NON-METROPOLITAN STATEWIDE AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTHWEST ARKANSAS ASSESSMENT AREA

The Northwest Arkansas retail banking market is served primarily by community banks. According to the June 30, 2011 FDIC Summary of Deposits Report, Regions Bank held the second largest share of deposits, with \$410 million or 13.7% of the total deposits. Liberty Bank of Arkansas had the greatest share of deposit at 14.6%. Community First Bank, Arvest Bank, First Federal Bank and First Security Bank each held between 5 and 8% of total deposits. Overall there were 26 financial institutions operating 96 branches in the assessment area.

Regions ranked 5th out of 166 HMDA reporters in 2010 with 4.9% of total loans. Overall HMDA lending in the assessment area declined between 2010 and 2011, and Regions Bank's HMDA lending followed the same trend. In 2011 Regions ranked 7th out of 175 HMDA reporters, with 3.9% of HMDA loans. JPMorgan Chase, Arvest Mortgage Company, Liberty Bank, Wells Fargo and Bank of America are the leading HMDA lenders in the market.

Regions ranked 5th out of 37 small business reporters in 2010 with 6.9% of the small business loans. Regions doubled small business lending in 2011, primarily by purchasing small business loans, and was the 2nd ranked small business lender in the market with 12.1% of all loans. Arvest Bank and American Express were the two other leading small business lenders in the market.

Demographic Characteristics

Northwest Arkansas is primarily a rural area. The population in the assessment area increased between 2000 and 2010 by about 8.8%, which is consistent with the statewide population growth rate of 9.1%. Pope County, with 61,754 residents in 2010, is the most populated county and experienced the greatest population growth between 2000 and 2010 at 13.4%. Russellville, which is the largest city in the assessment area, with 27,920 residents in 2010, experienced 18% growth since 2000. Overall population in the assessment area was 185,118 in 2010.²⁵⁴

The following table provides demographic characteristics of the bank's assessment area based on the 2000 U.S. census data used to analyze the bank's CRA performance.

²⁵⁴ US Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

Northwest Arkansas

Combined Demographics Report

Assessment Area: AR Northwest AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	8,571	17.8	
Moderate-income	1	2.6	981	2.0	165	16.8	8,527	17.7	
Middle-income	33	84.6	39,930	82.9	4,802	12.0	10,749	22.3	
Upper-income	5	12.8	7,241	15.0	637	8.8	20,305	42.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	39	100.0	48,152	100.0	5,604	11.6	48,152	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	1,863	1,115	2.2	59.8	379	20.3	369	19.8	
Middle-income	64,370	41,147	82.7	63.9	14,802	23.0	8,421	13.1	
Upper-income	10,104	7,477	15.0	74.0	1,855	18.4	772	7.6	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	76,337	49,739	100.0	65.2	17,036	22.3	9,562	12.5	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	291	3.5	269	3.5	9	2.4	13	3.3	
Middle-income	7,036	83.8	6,371	83.5	320	86.5	345	86.7	
Upper-income	1,069	12.7	988	13.0	41	11.1	40	10.1	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	8,396	100.0	7,628	100.0	370	100.0	398	100.0	
Percentage of Total Businesses:				90.9		4.4		4.7	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	10	2.4	10	2.4	0	0.0	0	0.0	
Middle-income	353	85.3	350	85.6	3	75.0	0	0.0	
Upper-income	51	12.3	49	12.0	1	25.0	1	100.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	414	100.0	409	100.0	4	100.0	1	100.0	
Percentage of Total Farms:				98.8		1.0		.2	

Based on 2010 D&B information according to 2000 Census Boundaries.

Northwest Arkansas

Income Characteristics

According to U.S. census estimates, median family income in 2010 ranged from \$39,226 in Johnson County to \$48,696 in Logan County.²⁵⁵ For the purposes of this analysis, HUD's 2010 and 2011 median family income for Arkansas non-metro areas is used. As shown, the median family income decreased slightly between 2010 and 2011, from \$43,400 to \$43,300. The following table provides a breakdown of the estimated annual income based on income classification (i.e., low, moderate, middle and upper).

**Borrower Income Levels
State Non-metro AR**

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$43,400	0	- \$21,699	\$21,700	- \$34,719	\$34,720	- \$52,079	\$52,080	- & above
2011	\$43,300	0	- \$21,649	\$21,650	- \$34,639	\$34,640	- \$51,959	\$51,960	- & above

Poverty is a persistent and growing issue in most counties in the assessment area. The estimated poverty rate in 2010 ranged from 14.3% in Logan County to 22.6% in Van Buren County. The poverty rate increased significantly in all counties between 2000 and 2010, with the exception of Logan County, where the percentage of people living in poverty declined. In Van Buren, the percentage of people living below the poverty line increased by almost 58%.²⁵⁶ Utilization of food stamps has also been increasing throughout the assessment area. Logan County had the highest percentage of residents receiving food stamps in 2009 at 20.2%, while food stamp usage was lowest in Pope County at 14.7%. Statewide, 15.8% of the population relied on food stamps in 2009.²⁵⁷

Housing Characteristics

The housing market in the assessment area weakened during the recent economic downturn. Since 2009, home prices have fluctuated in the assessment area. The Arkansas Realtors Association reports that the 2011 average selling price in the assessment area ranged from \$81,327 in Johnson County to \$146,904 in Conway County. The average home price in Pope County was \$114,681, representing a 2.3% decline from 2010. Statewide, the 2011 average home selling price was \$142,518, representing a 1.2% decrease from one year prior and flat from 2009.²⁵⁸

Home sales and new home construction have declined. Home sales fell by 44% across the assessment area since the peak in 2005. In Polk County, sales were down by 37%, though the county still accounts for the majority of sales in the assessment area.²⁵⁹ New home construction also slowed after 2005, and building permits for new single-family homes decreased by 65% between 2005 and 2011.²⁶⁰

²⁵⁵ U.S. Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

²⁵⁶ U.S. Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

²⁵⁷ U.S. Census Bureau, Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

²⁵⁸ Arkansas Realtors Association. "Housing Market Reports." (accessed on January 2, 2013); available from <http://www.arkansasrealtors.com/news-events/housing-market-reports>.

²⁵⁹ Boxwood Means. Accessed through PolicyMap. (accessed on February 4, 2013); available from <http://www.policymap.com>

²⁶⁰ US Census Bureau, Residential Construction Branch. Accessed through PolicyMap. (accessed on January 28, 2013); available from <http://www.policymap.com>

Northwest Arkansas

Foreclosure and mortgage delinquency rates have been rising in the assessment area. Seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) increased from 5.0% in January 2010 to 9.4% in December 2011. Johnson County had the highest mortgage delinquency rate at 12.6% at the end of 2011.²⁶¹

Similar to other rural communities, most of the households in the Northwest Arkansas area are owner-occupied, though the homeownership rate has been declining in all counties since 2000. However, the homeownership rate is still well above 70% in all counties, except for Pope County. Housing is considered affordable in the assessment area. The percentage of homes that were affordable to a household earning 80% of the area median income ranged from 48.7% in Boone County to 68.8% in Logan County. Affordable rental housing, however, is a concern. The percentage of renters in 2009 considered cost burdened, meaning they spent more than 30% of their income on housing, ranged from 31.3% in Van Buren County to 49.5% in Johnson County.²⁶²

The number of vacant housing units in the assessment area is rising, particularly in some counties. In Johnson and Van Buren counties, housing vacancies increased by about 25% between 2000 and 2010, and in Van Buren, over 28% of the housing units were vacant in 2010.²⁶³ The large number of vacant housing units is most likely due to the manufacturing job losses in the past few years and is contributing to the overall economic challenges in the county.²⁶⁴

Employment and Economic Conditions

Northwest Arkansas is a very rural area, and the economy is driven primarily by agriculture and some manufacturing. The region is adjacent to the Ozarks, a mountainous area that draws tourists and other recreational users for fishing, hiking and boating. There are very few urban areas throughout the assessment area, with Russellville the only city with more than 25,000 residents.

As of 2010, total employment in the Northwest Arkansas assessment area was 51,380. Pope County was the primary employment center, with 40% of the jobs, followed by Boone County with 24%. The largest employment sectors included manufacturing, retail, construction, administrative and waste services, health care and social assistance, and local government. The largest manufacturing operations are in food processing. ConAgra and Tyson Foods are the largest employers in the area. Other major employers include Entergy Operation, the Russellville School District, Arkansas Tech-Ozark Campus, and St. Mary's Regional Medical Center.²⁶⁵ Arkansas Tech is a technical and vocational college with approximately 2,050 students enrolled.²⁶⁶

Rural Arkansas has experienced a significant economic shift in the past decade as a result of manufacturing and agricultural job loss. However, the Northwest Arkansas area has seen an increase in service sector jobs, which has helped offset some of the job loss in certain counties. Overall, the state fared better than the rest of the nation during the recession, with unemployment in 2010 reaching 7.9% compared to almost 10% nationwide. All counties in the assessment area did experience a rise in unemployment, with most counties peaking in 2010. The unemployment rate declined slightly between 2010 and 2011 in most counties, and Boone, Johnson, and

²⁶¹ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

²⁶² US Census Bureau and HUD. Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

²⁶³ US Census Bureau. Accessed through PolicyMap. (accessed on February 4, 2013); available from <http://www.policymap.com>

²⁶⁴ Ecanned.com presentation of data from US Department of Labor Bureau of Labor Statistics Quarterly Census of Employment and Wages (QCEW). (accessed on February 4, 2013); available at: <http://www.ecanned.com/arkansas/418-van-buren-county-arkansas>

²⁶⁵ Arkansas Valley Alliance for Economic Development. List of Major Employers. (accessed on February 4, 2013); available at: http://www.russellville.org/major_employers.php

²⁶⁶ Arkansas Tech University-Ozark Campus. (accessed on February); available at: <http://www.atu.edu/ozark/aboutozark.php>

Northwest Arkansas

Pope counties are performing better than the state, where the unemployment rate increased slightly to 8.0% in 2011. Van Buren County has the highest unemployment rate at 9.8%.²⁶⁷

Unemployment Rates

Assessment Area: AR Northwest

Area	Years - Annualized	
	2010	2011
Boone County	7.4	7.4
Conway County	8.4	8.3
Johnson County	7.6	7.2
Logan County	8.2	8.4
Pope County	7.8	7.6
Van Buren County	10.0	9.8
Arkansas	7.9	8.0

Not Seasonally Adjusted

Community Contacts and Community Development Opportunities

Community development opportunities in Northwest Arkansas are very limited. Support for local small businesses is important, and there is a small business development center (SBDC) at Arkansas Tech in Russellville. The SBDC provides counseling and workshops to small business owners and helps to connect them with financing programs available through the state. There are a number of state programs designed to increase access to capital in the rural counties in the state.

Russellville has an active Mainstreet Program that is leading the revitalization of the historic downtown. Through the Mainstreet Program, there are some financing programs and other types of assistance for local small businesses.

According to two community contacts in Northwest Arkansas, access to capital for small businesses and commercial development and expansion were the biggest credit needs in the market. Both contacts thought that there was an adequate supply of affordable housing. Overall, the contacts felt that banks were involved in local community efforts, but there was much more that could be done.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Northwest Arkansas assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes few, if any, community development loans.

²⁶⁷ Bureau of Labor Statistics

Northwest Arkansas

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 449 (54.2%) HMDA loans compared to 380 (45.8%) small business loans in the Northwest Arkansas assessment area. Therefore, HMDA lending was given more weight than small business lending in determining the bank's lending test rating in the assessment area. The Northwest Arkansas assessment area contains 0.4% of the bank's small business and HMDA lending by number of loans and 0.3% by dollar volume totaling \$64.0 million. In comparison, 0.4% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

The geographic distribution of small business and HMDA lending is adequate. For this analysis the geographic distribution of small business and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, the unemployment and poverty rates and the level of owner-occupied units and the number of small businesses in moderate-income census tracts were issues considered when assessing the bank's performance with regards to HMDA and small business lending.

Given that there are no low-income tracts in the Northwest Arkansas assessment area, no evaluation of the bank's lending performance in low-income tracts was conducted.

Home Purchase Loans

Home purchase lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 2.8% of its home purchase loans in moderate-income census tracts, which contain 2.2% of the owner-occupied units in the assessment area. The bank's performance exceeded the aggregate in 2010, but Regions Bank made no home purchase loans in moderate-income tracts in 2011.

The bank's home purchase lending in middle-income tracts was below the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Refinance Loans

Regions Bank's home refinance lending in moderate-income census tracts is excellent when compared to the percentage of owner-occupied units in these tracts. During the review period, Regions Bank originated 4.2% of its home refinance loans in moderate-income tracts, which contain 2.2% of the owner-occupied units in the assessment area. Additionally, the bank's performance was greater than the aggregate in both 2010 and 2011.

The bank's home refinance lending in middle-income tracts was below the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was slightly greater than the percentage of owner-occupied units.

Home Improvement Loans

Home improvement lending in moderate-income census tracts is poor. Regions Bank originated none of its home improvement loans in moderate-income tracts, which contain 2.2% of the owner-occupied units. The aggregate lenders' performance exceeded the demographic in 2010 and was less than the demographic in 2011.

Northwest Arkansas

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was less than the percentage of owner-occupied units.

Small Business Loans

Regions Bank's small business lending in moderate-income tracts is good. During the review period, Regions Bank originated 2.6% of its small business loans in moderate-income census tracts, which contain 3.5% of the small businesses in the assessment area. The bank's performance was slightly above the aggregate in both 2010 and 2011.

The bank's small business lending in middle-income tracts was below the percentage of small businesses in these tracts while the lending in upper-income tracts was greater than the percentage of small businesses.

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

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is good. Regions Bank's percentage of loans at 11.0% was below the percentage of low-income families in the assessment area at 17.8%; however, the bank's lending to low-income borrowers exceeded aggregate performance for both years during the review period.

Home purchase lending to moderate-income borrowers is good. Regions Bank's percentage of home purchase loans to moderate-income borrowers at 22.9% exceeded the percentage of moderate-income families in the assessment area at 17.7%. Additionally, the bank's lending to moderate-income borrowers exceeded aggregate performance for both years during the review period.

The bank's home purchase lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, and the lending to upper-income borrowers was less than the percentage of upper-income families.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is good. The bank made 7.4% of its refinance loans to low-income borrowers. Low-income families make up 17.8% of total families in the assessment area. The aggregate also did not originate refinance loans commensurate to the percentage of low-income families in the assessment area. The bank performed above the aggregate in 2010. However, the bank originated only three loans in 2011 and performed below the aggregate.

The bank's home refinance lending to moderate-income borrowers is good when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home refinance lending to moderate-income borrowers at 16.9% was slightly less than the percentage of moderate-income families in the assessment area at 17.7%. However, Regions Bank's performance was above the aggregate in both years 2010 and 2011.

The bank's refinance lending to middle- and upper-income borrowers was greater than the percentage of the respective families in the assessment area.

Northwest Arkansas

Home Improvement Loans

Home improvement lending to low-income borrowers is good. Region Bank's percentage of loans at 16.1% was comparable to the percentage of low-income families in the assessment area at 17.8%.

Home improvement lending to moderate-income borrowers is good. Region Bank's percentage of home improvement loans to moderate-income borrowers at 21.4% exceeded the percentage of moderate-income families in the assessment area at 17.7%. The bank originated only four home improvement loans in 2010, and its performance was below the aggregate. However, its lending increased in 2011, when it originated eight loans and its lending performance was greater than the aggregate.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, and the lending to upper-income borrowers was less than the percentage of upper-income families.

Small Business Lending

Considering the bank's performance when compared to the small business demographic and aggregate data, the distribution of small business loans by revenue size is adequate. The bank originated 27.9% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 90.9%. However, of the 380 small business loans originated during the review period, 226 loans (59.5%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 68.8%. Additionally, the bank's lending to small businesses exceeded the aggregate in 2010, but was significantly less than the aggregate in 2011. Also, 85.5% of the 380 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in 2010 and 2011.

Community Development Lending

Regions Bank makes few, if any, community development loans in the Northwest Arkansas assessment area. The bank originated no community development loans during the review period. Local community credit needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization tied to foreclosure mitigation and promotion of economic development by financing small businesses. None of the area's community credit needs were responded to by the bank with community development lending.

Investment Test

The bank's performance in the Northwest Arkansas assessment area under the investment test is poor. The bank had two investments totaling \$434,414; the bank had no current period investments. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Prior period direct investments in the assessment area provided support for affordable housing and community development, primarily through HUD bonds. Regional investments primarily funded small businesses and startup companies through investments in SBICs and community revitalization. Local community development needs include but are not limited to small business development and financing as well as community services targeted to low- and moderate-income individuals. The dollar volume of Regions Bank's current and total investments is poor given the bank's presence in the assessment area.

The bank also made 30 contributions totaling approximately \$12,374. In addition, the bank made contributions to national organizations that may indirectly benefit the assessment area. Contributions were given primarily to

Northwest Arkansas

organizations involved in providing community services targeted to low- and moderate-income individuals and communities and to organizations that promote economic development.

Service Test

The bank's service test performance in the Northwest Arkansas assessment area is excellent. Its retail and community development services reflect good responsiveness to the needs of the Northwest Arkansas assessment area.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 12 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank closed three branches (two in middle-income tracts and one in an upper-income tract) in the Northwest Arkansas assessment area. The bank's record of opening or closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank offers weekend or extended hours at many of its branch offices, including extended hours at the branch located in a moderate-income tract. Bank products, services, and normal business hours are consistent throughout the assessment area.

Northwest Arkansas

Geographic Distribution of Branches

Assessment Area: AR Northwest AR

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Moderate	Total	1	8.3%	0	0	1	1	0				
	DTO	0		0	0	0			1	2.6%	2.2%	3.5%
	LS	0		0	0							
Middle	Total	10	83.3%	0	2	10	4	5				
	DTO	3		0	0	3			33	84.6%	83.8%	83.8%
	LS	0		0	0							
Upper	Total	1	8.3%	0	1	1	1	1				
	DTO	0		0	0	0			5	12.8%	14.0%	12.7%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Total	Total	12	100.0%	0	3	12	6	6				
	DTO	3		0	0	3			39	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank is a leader in providing community development services in the assessment area. During the review period, Regions Bank employees provided 690 service hours in various capacities for community development organizations, by participating in 42 community development services. Many of the community development services focused on activities that promote small businesses, education, affordable housing, tax assistance, and various other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees provided financial and technical expertise on the board of directors and committees of various community organizations. For instance, Regions Bank employees provided counsel to a community organization whose mission is to improve the living conditions for low- and moderate-income individuals through affordable housing and emergency food and shelter programs.

Non-Metropolitan Areas (Limited Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE ARKANSAS NON-METROPOLITAN ASSESSMENT AREAS

- **Northeast Arkansas Assessment Area (Clay, Cross, Greene, Independence, Jackson, Lawrence, St. Francis, White and Mississippi Counties)**
 - As of December 31, 2011, Regions Bank operated 16 branches in the assessment area, representing 17.6% of its branches in Arkansas.
 - As of June 30, 2011, the bank had \$474.9 million in deposits in this assessment area, representing a market share of 9.7% and 11.9% of Regions Bank’s total deposits in Arkansas.
- **Southern Arkansas Assessment Area (Clark, Dallas, Howard and Little River Counties)**
 - As of December 31, 2011, Regions Bank operated six branches in the assessment area, representing 6.6% of its branches in Arkansas.
 - As of June 30, 2011, the bank had \$153.1 million in deposits in this assessment area, representing a market share of 15.8% and 3.8% of Regions Bank’s total deposits in Arkansas.
- **Union Assessment Area (Union County)**
 - As of December 31, 2011, Regions Bank operated one branch in the assessment area, representing 1.1% of its branches in Arkansas.
 - As of June 30, 2011, the bank had \$52.2 million in deposits in this assessment area, representing a market share of 4.5% and 1.3% of Regions Bank’s total deposits in Arkansas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area’s performance was evaluated and compared with the bank’s performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Northeast Arkansas	Consistent	Not Consistent (Below)	Not Consistent (Below)
Southern Arkansas	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Union	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

As stated earlier, the Hot Springs, Little Rock and Northwest Arkansas assessment areas received full-scope reviews, and the bank’s performance in the Little Rock assessment area was given greater consideration in determining the overall rating for the state. Little Rock is by far the bank’s largest market in Arkansas in terms of deposits, loans, and branches. The full-scope areas selected together represent 67.5% of the deposits in the assessment areas in Arkansas as well as 59.4% of the branches. The full-scope assessment areas also represent

Non-Metropolitan Areas (Limited Review)

57.8% of the HMDA loans and 62.4% of the small business loans in the state. Therefore, the three full-scope assessment areas represent more than half of the deposits, branches and loans in the State of Arkansas.

For the Lending Test, performance was weaker than the bank's performance in the state in two of the limited-scope assessment areas (Southern Arkansas and Union) and consistent with the bank's performance in the Northern Arkansas assessment area. The distribution of loans by borrower's income and lower levels of community development loans relative to the bank's operations in the assessment areas contributed to weaker performance in the Southern Arkansas and Union assessment areas.

For the Investment Test, the performance in all three limited-scope assessment areas (Northeast Arkansas, Southern Arkansas and Union) was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment areas.

For the Service Test, the performance in all three limited-scope assessment areas was weaker than the bank's performance in the state. The performance in the Southern Arkansas and Union assessment areas was weaker than the bank's performance in the state due to less accessibility of delivery systems. The performance in the Northeast Arkansas assessment area was weaker than the bank's performance in the state due to limited accessibility of delivery systems and fewer community development services.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Florida

CRA RATING FOR FLORIDA: **Satisfactory**

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

The Investment Test is rated: **Outstanding**

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

Major factors supporting the rating include the following:

- Lending activity reflects good responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas. In addition, the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a relatively high level of community development loans within the assessment areas.
- The bank provides an excellent level of qualified community development investments and grants in the assessment areas and is often in a leadership position in response to the community development needs of the assessment areas.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides an adequate level of community development services throughout the assessment areas.

Florida

SCOPE OF EXAMINATION

Full-scope reviews were conducted for four assessment areas in the State of Florida:

- Jacksonville
- Orlando
- Pensacola
- Tampa

Limited-scope reviews were conducted for the remaining 18 assessment areas:

- Citrus (non-MSA)
- Daytona
- Ft. Lauderdale
- Ft. Myers
- Ft. Walton
- Gainesville
- Lakeland
- Miami
- Naples
- Northern Florida (non-MSA)
- Ocala
- Okeechobee (non-MSA)
- Palm Bay
- Panama City
- Punta Gorda
- Sarasota
- Tallahassee
- West Palm Beach

The time period, products and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA

Lending activity in Florida accounted for 26.4% of the bank's total lending activity. HMDA lending in Florida represented 20.0% of the bank's total HMDA lending, while small business lending represented 31.4% of the bank's total small business lending. As of June 30, 2011, the bank had \$19.3 billion in deposits in Florida, accounting for 19.6% of Regions Bank's total deposits. Additionally, as of June 30, 2011, the bank ranked 4th among 313 insured institutions in deposit market share, with 4.7% of the deposits within the state. As of December 31, 2011, Regions Bank operated 375 branch offices in Florida representing 21.8% of the bank's total branches.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

The lending test rating for the State of Florida is High Satisfactory. Lending activity reflects good responsiveness to assessment area credit needs in the Jacksonville and Orlando full-scope assessment areas, while Pensacola and Tampa were considered adequate.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendices F-G.

Although Regions Bank is both a small business and HMDA lender, small business lending was given greater consideration in determining the lending test rating for Florida because the bank originated more small business loans by number than HMDA loans. Additionally, the Tampa assessment area received greater consideration when determining the rating because it holds a greater percentage of the bank's deposits, loans, and branches in the state of Florida than the other full-scope assessment areas. Furthermore, Regions Bank originated only 120

Florida

small farm loans in Florida during the review period; therefore, no detailed discussion of these loans is included in this section of the report.

Lending Activity

Lending levels reflect good responsiveness to the credit needs of the Florida assessment areas. The following table shows lending activity from January 1, 2010, through December 31, 2011.

Statewide Summary of Lending Activity Assessment Areas Located in Florida

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	10,786	20.7%	\$1,994,636	35.0%
HMDA Refinance	5,771	11.1%	\$1,241,141	21.8%
HMDA Home Improvement	738	1.4%	\$9,749	0.2%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	17,295	33.2%	\$3,245,526	56.9%
Total Small Business	34,740	66.6%	\$2,442,129	42.8%
Total Farm	120	0.2%	\$15,502	0.3%
TOTAL LOANS	52,155	100.0%	\$5,703,157	100.0%

Originations and Purchases

Affiliate loans include only loans originated or purchased within the bank's assessment area.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA and small business loans is adequate. The geographic distribution was good in the Jacksonville and Pensacola full-scope assessment areas in the state, while Orlando and Tampa were considered adequate. Overall, the distribution of loans by borrower income and revenue size of business is adequate. The borrower distribution is considered good in Orlando and Pensacola and adequate in Jacksonville and Tampa. A detailed discussion of the borrower and geographic distribution of lending for the full-scope assessment areas is included in the next section of this report.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the Florida assessment areas. The bank made 149 community development loans totaling \$251.2 million during the review period, which represented 21.9% by number and 18.0% by dollar amount of the bank's community development lending. The majority of the loans promoted economic development by financing small businesses. Although the bank is a leader in community development lending in Jacksonville and Orlando, it had a low level of community development lending in Pensacola. In addition, Tampa had a good level of community development lending. More information on community development lending can be found in each full-scope assessment area section.

Investment Test

The investment test rating in the State of Florida is Outstanding when considering the bank's statewide performance and its overall presence in the state. The bank made excellent use of qualified investments and contributions. The bank exhibited excellent responsiveness to credit and community development needs

Florida

through its investment activities in the Orlando and Tampa assessment areas, while performance in the Jacksonville and Pensacola assessment areas was good.

The bank made 113 qualified investments of approximately \$177.3 million and contributions of \$349,987 within the Florida assessment areas. Of the 113 investments, 12 totaling \$104.9 million were current period investments. Most of the investments provided support for affordable housing, through GNMA and FNMA investment instruments and the purchase of Low Income Housing Tax Credits. Total investments include prior period community development project investments totaling \$1.8 million in statewide community development financial institutions (CDFIs). The bank also had investments that benefitted its footprint or a broader regional area that includes Florida. The broader regional investments primarily funded small businesses and startup companies through investments in SBICs, and community revitalization through a New Markets Tax Credit fund. In addition to the contributions specific to the assessment areas, the bank made two contributions totaling \$24,000 that benefit the entire state, including the assessment areas. These contributions provided support for affordable housing and community revitalization.

Service Test

The service test rating is Low Satisfactory when considering the bank's statewide performance.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The bank did close a number of branches in the State of Florida since the previous CRA performance evaluation; nevertheless, the closing of branches has not significantly affected the accessibility of the bank's delivery systems, including to low- and moderate-income geographies or low- and moderate-income individuals.

Community Development Services

The bank provides an adequate level of community development services that benefit residents and small businesses in the assessment areas. Out of the four full-scope assessment areas, community development services were good in the Pensacola assessment area and adequate in the Jacksonville, Orlando and Tampa assessment areas.

Jacksonville, Florida

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JACKSONVILLE ASSESSMENT AREA

The Jacksonville assessment area includes Clay, Duvall, Nassau and St. Johns counties in Florida, which are four of the five counties that comprise the Jacksonville MSA. Within the assessment area there are 11 low-, 51 moderate-, 101 middle-, and 34 upper-income tracts. As of December 31, 2011, Regions Bank operated 25 branch offices in the Jacksonville assessment area, representing 6.7% of its branches in Florida. One branch is in a low-income tract, 3 branches are in moderate-income tracts, 15 branches are in middle-income tracts, and 6 branches are in upper-income tracts.

Jacksonville is a robust banking market dominated by three large institutions: Bank of America, EverBank and Wells Fargo; however, Regions Bank is an active player in the market. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 42 financial institutions operating 315 branch locations across the assessment area with a total of \$46.6 billion in deposits. Regions Bank ranked 6th with a deposit market share of 2.0% (\$949.9 million). Bank of America had the largest deposit market share at 47.3%, followed by EverBank with 19.4% and Wells Fargo Bank with 13.2%.

The Jacksonville market is dominated by two large small business lenders that accounted for more than 42% of small business loans in 2010 and 2011. Regions Bank, however, was an active lender in the market. In 2010, Regions ranked 4th out of 80 small business reporters by originating 6.3% of all small business loans. In 2011, the bank ranked 4th out of 96 small business reporters but increased its small business lending performance to 7.6% of all small business loans. From 2010 to 2011, the bank's small business lending performance increased from 922 loans to 1,461 loans. For HMDA lending, Regions Bank ranked 20th in 2010 with 1.3% of all HMDA loans, and 21st in 2011 with 1.2%. HMDA lending declined from 527 loans in 2010 to 443 in 2011. Bank of America, Wells Fargo and JPMorgan Chase were the top HMDA lenders in the market in 2011.

Demographic Characteristics

Population growth in the Jacksonville MSA has been relatively strong over the last 10 years. The assessment area's population grew by 19.8% from 2000 to 2010, while the statewide population grew by 15%. As of 2010, the population inside the Jacksonville MSA was 1,318,481 people, representing 7% of the total statewide population. Net migration has been positive, but decreasing since 2006. Net migration is defined as the number of in-migrant households less the number of out-migrant households and is determined by comparing the addresses of in-migrant and out-migrant federal tax returns for a particular year.²⁶⁸

The table below shows selected demographic information for the Jacksonville, Florida assessment area.

²⁶⁸ IRS Statistics of Income – Migration Data. Accessed through PolicyMap. (accessed on August 15, 2012); available from www.irs.gov/taxstats/article/0,,id=212683,00.html.

Jacksonville, Florida

Combined Demographics Report

Assessment Area: FL Jacksonville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	11	5.6	8,098	2.8	2,875	35.5	56,706	19.3	
Moderate-income	51	25.9	54,740	18.6	8,412	15.4	54,305	18.5	
Middle-income	101	51.3	158,091	53.8	10,493	6.6	67,684	23.0	
Upper-income	34	17.3	72,862	24.8	1,696	2.3	115,096	39.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	197	100.0	293,791	100.0	23,476	8.0	293,791	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	15,754	5,794	2.0	36.8	7,576	48.1	2,384	15.1	
Moderate-income	95,323	46,698	16.3	49.0	38,457	40.3	10,168	10.7	
Middle-income	247,942	156,249	54.5	63.0	71,755	28.9	19,938	8.0	
Upper-income	108,432	77,722	27.1	71.7	21,333	19.7	9,377	8.6	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	467,451	286,463	100.0	61.3	139,121	29.8	41,867	9.0	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	2,487	3.6	2,057	3.3	244	6.9	186	6.0	
Moderate-income	14,339	21.0	12,516	20.3	1,047	29.7	776	25.1	
Middle-income	34,134	50.1	31,122	50.6	1,567	44.4	1,445	46.7	
Upper-income	17,177	25.2	15,815	25.7	672	19.0	690	22.3	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	68,137	100.0	61,510	100.0	3,530	100.0	3,097	100.0	
Percentage of Total Businesses:			90.3		5.2		4.5		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	5	1.2	2	0.5	1	5.0	2	28.6	
Moderate-income	45	10.9	43	11.2	2	10.0	0	0.0	
Middle-income	291	70.6	273	70.9	15	75.0	3	42.9	
Upper-income	71	17.2	67	17.4	2	10.0	2	28.6	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	412	100.0	385	100.0	20	100.0	7	100.0	
Percentage of Total Farms:			93.4		4.9		1.7		

Based on 2010 D&B information according to 2000 Census Boundaries.

Jacksonville, Florida

Income Characteristics

Food stamp usage has also been on the rise in recent years. The number of food stamp program participants in the assessment area more than doubled from 2006 to 2009. In Duval County, home to the City of Jacksonville, nearly 16% of residents received food stamps in 2009, compared to 13.3% statewide. The greater Jacksonville area was second in the nation for growth in resident dependency on food stamps, with program participation increasing by 131% from 2005 to 2010 to include nearly 20% of the area's population.²⁶⁹ This indicates a growing number of low-income households are increasingly dependent on government assistance for basic needs due to declining incomes.

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following chart sets forth the estimated median family income for the years 2010 and 2011 for the Jacksonville MSA. It also provides a range of the estimated annual family income for each income category (low, moderate, middle, and upper).

Borrower Income Levels Jacksonville, FL MSA

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$65,800	0	- \$32,899	\$32,900	- \$52,639	\$52,640	- \$78,959	\$78,960	- & above
2011	\$66,400	0	- \$33,199	\$33,200	- \$53,119	\$53,120	- \$79,679	\$79,680	- & above

Housing Characteristics

The housing market in Florida suffered severely during the recent recession. The Jacksonville MSA was impacted but fared better than some major metro areas across the state. According to the Florida Association of Realtors, the 2010 median sales price for a single-family home in the Jacksonville MSA was \$142,000, representing a 30% decline from the peak in 2006. Price declines continued in 2011 to \$123,600, an additional 13% decline from 2010. Statewide, housing prices declined by approximately 45% since 2006. Home sales in the Jacksonville area have begun to increase in light of lower prices. From 2009 to 2010, sales increased by 11%, though remain well below the peak sales level in 2005.²⁷⁰

The condo market also experienced a severe price decline locally and across the state. Prices in Jacksonville fell by 39% between 2009 and 2011 to a median sales price of \$70,000.²⁷¹ Statewide, there was a significant overbuilding of condos over the past several years; therefore, the decline in prices reflects excess supply and declining demand.²⁷²

New home construction in the Jacksonville MSA slowed dramatically. Single-family building permits were down 82% from a high of 18,331 in 2005 to 3,216 in 2011; meanwhile, building permits for multi-family units

²⁶⁹ Florida Times-Union. "Food stamps now help 1 in 5 in Jacksonville." (accessed August 15, 2012); available from www.jacksonville.com/news/metro/2011-01-25/story/food-stamps-now-help-1-5-jacksonville

²⁷⁰ Florida Realtors Association. Home Sale Statistics. (accessed on December 12, 2011); available at: <http://www.floridarealtors.org/Research/index.cfm>.

²⁷¹ <http://www.nefar.com/filebin/2011MktStatsAnnRpt.pdf>

²⁷² Florida Realtors Association, Home Sale Statistics. (accessed on December 12, 2011); available at <http://www.floridarealtors.org/Research/index.cfm>.

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dropped 90% from a peak of 6,186 in 2005 to only 625 in 2011. Both single family and multifamily permit issuances increased from 2010 to 2011, indicating potential stabilization of the two markets.²⁷³

Foreclosures are a concern in the Jacksonville MSA. According to RealtyTrac, almost 25,000 housing units received a foreclosure filing in 2010, or 4.2% of housing units. Nationally, 2.3% of housing units received a foreclosure notice in 2010. Foreclosures are still significantly higher than historical levels, but the number declined by approximately 6% between 2009 and 2010.²⁷⁴ However, the number of loans 90 or more days delinquent, in foreclosure or REO increased in 2011, indicating foreclosure and distressed properties remain a challenge for the region.²⁷⁵

The 2000 census indicates that there were 467,451 total housing units in the assessment area, of which 61% were owner-occupied. The median value of housing units was \$92,539 in 2000, which was lower than median housing values of both the state of Florida at \$93,200 and the United States at \$119,600. The median age of housing in the assessment area was 23 years, compared to a statewide Florida median age of 20 years. The median gross rent was \$616, which was lower than the state at \$641.

Affordability of rental housing is a concern. In Jacksonville, 34% of renters were considered “cost burdened” in 2000, meaning they spent more than 30% of their income on rent. The percentage of cost-burdened renters remained at 34% in 2010, with 44% of these renters spending more than 50% of their income on rent.²⁷⁶

Employment and Economic Conditions

The Jacksonville MSA has a well-diversified economic base and is a regional center for health care, financial and business services. The military also maintains a strong presence in the Jacksonville MSA and throughout Northeast Florida, with installations including the Naval Air Station Jacksonville, Naval Station Mayport, Kings Bay Naval Base, Camp Blanding Joint Training Center, Naval Aviation Depot Jacksonville, and Marine Corps Blount Island Command. These installations provide employment to more than 50,000 active duty, reserve and civilian men and women. Of the personnel who exit the military each year, more than 3,000 choose to remain in the region, providing a steady stream of highly skilled and disciplined workers for area businesses. In Duval County alone, the economic impact of installations includes \$737 million paid in salaries, \$860 million paid in pensions and transfers, \$5.7 billion of consumption, \$11.7 billion of sales activity, 110,713 jobs and a capital investment of \$1 billion.²⁷⁷ Overall, the military is an important source of economic growth and stability for the Jacksonville MSA.

The Jacksonville Port, or JAXPORT, is also an important economic driver in the region, providing direct employment, sales and tax revenue, and creating new business opportunities for local firms that engage in international trade and travel. In Jacksonville alone, nearly 23,000 people are employed in port-dependent

²⁷³ Real Estate Center at Texas A&M University. Building Permits: Jacksonville, FL MSA. (accessed on October 20, 2011); available at <http://recenter.tamu.edu/data/bp/bpm/msa3600.asp>.

²⁷⁴ RealtyTrac. “2010 Foreclosure Activity Down in Hardest Hit Markets But Increases in 72 Percent of Major Metros.” (accessed on December 6, 2011); available from <http://www.realtytrac.com/content/foreclosure-market-report/2010-year-end-us-metro-foreclosure-report-6317>.

²⁷⁵ US Department of Housing and Urban Development. “Market at a Glance, Jacksonville FL CBSA.” (accessed on December 14, 2011); available from <http://www.huduser.org/portal/MCCharts/MsasCharts.html?msaID=122726,27260&msaName=Jacksonville,FLCBSA&dt=December14,2011>.

²⁷⁶ Florida Housing Data Clearinghouse. http://flhousingdata.shimberg.ufl.edu/a/ahna_taic?years=2010&vars=tenure_id&vars=cost_burden_id&action=results&nid=1500&go.x=12&go.y=18

²⁷⁷ City of Jacksonville, Business Development Department. “Jacksonville’s Military Presence.” Available at: <http://www.coj.net/Departments/Jacksonville-Economic-Development-Commission/Business-Development/Jacksonville%E2%80%99s-Military-Presence.aspx>. Accessed: December 12, 2011.

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positions. An additional 43,000 positions are related to cargo activity in the Port of Jacksonville; these are jobs within the region's manufacturing, retail, wholesale and distribution industries. Cargo activity in Jacksonville generates nearly \$19 billion in total economic activity. The cruise industry also uses JAXPORT, creating an estimated economic impact of \$67 million in the Northeast Florida region.²⁷⁸

The diversification of the Jacksonville economy is evident in the 2008 REIS data, which indicates there are significant worker populations in all of the following industries across the MSA: retail trade, health care and social assistance, accommodation and food services, local government, administrative and waste services, construction, finance and insurance, transportation and warehousing, and wholesale trade.²⁷⁹ The Jacksonville Naval Air Station is the largest employer in the Jacksonville MSA. Other major employers include the Duval County Public Schools, the Mayport Naval Station, the City of Jacksonville, Baptist Health, Bank of America Merrill Lynch, Blue Cross & Blue Shield of Florida, Citi Bank, and the Mayo Clinic. Jacksonville is home to three Fortune 500 companies: CSX, Fidelity National Financial, and Winn-Dixie.

Despite the strength of the military and the diverse economic base, Jacksonville was hard hit by the recent recession. The region lost 8.4% of total jobs between 2007 and 2010.²⁸⁰ Construction, other services, and manufacturing were the sectors that experienced the biggest decline. The following chart shows unemployment rates relevant to the assessment area for years 2010 and 2011. As shown in the table below, the Jacksonville area saw a decrease in its unemployment rate and remains below the statewide unemployment rate.

Unemployment Rates

Assessment Area: FL Jacksonville

Area	Years - Annualized	
	2010	2011
Jacksonville MSA	10.9	10.1
Clay County	10.1	9.3
Duval County	11.5	10.6
Nassau County	2.5	9.6
St. Johns County	9.2	8.5
Florida	11.3	10.5

Not Seasonally Adjusted

While unemployment remains a significant concern in the Jacksonville MSA, there are signs that the region is recovering. According to the Institute for Economic Recovery at the University of Central Florida, the Jacksonville MSA is projected to recover more quickly than other MSAs in the state.²⁸¹ The local economy is starting to generate new jobs, but at a slow pace. The primary sectors experiencing job growth include leisure

²⁷⁸ Jacksonville Port Authority. "About JAXPORT—Economic Impacts" Available at: <http://www.jaxport.com/about-jaxport/overview/economic-impacts>. Accessed December 13, 2011.

²⁷⁹ 2008 Regional Economic Information Systems.

²⁸⁰ Brookings Institute Metro Monitor.

²⁸¹ University of Central Florida, Institute for Economic Competitiveness. "Florida and Metro Forecast 2011." Available at: <http://iec.ucf.edu/page/Forecasts.aspx>. Accessed December 13, 2011.

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and hospitality, and education and health care. The construction and manufacturing sectors are also growing again. Job gains, however, have been offset by losses in the financial services and government sectors.²⁸²

Despite the recent economic downturn, the Jacksonville MSA remains an attractive location for new business location and expansion. During the past three years the JAXUSA Partnership has worked with over 100 companies representing diverse industries that have located or expanded in the region. Economic development efforts are targeted around several key industries: advanced manufacturing, aviation and aerospace, finance and insurance services, information technology, life sciences, and logistics distribution.²⁸³

The military also continues to serve as an important economic driver for the region. It was recently announced that Jacksonville's Naval Station at Mayport is anticipated to be the homeport of a nuclear-powered aircraft carrier, which will bring in approximately 3,200 new jobs to the area and an estimated \$426 million in capital improvements and necessary upgrades. The military economy is also thriving at Cecil Commerce Center, a 17,000-acre decommissioned military base. Boeing relocated its F/A-18 maintenance program to Cecil, creating more than 60 new high-wage jobs. In addition, the region anticipates that nearly \$200 million in federal defense spending will be allocated for Northeast Florida military projects.²⁸⁴

Overall, the economic conditions in the Jacksonville region are improving but remain uncertain. The unemployment rate remains high and job growth is slow. The housing market is still very unstable, with declining prices, slow sales and little new construction. In addition, foreclosures are a significant concern, largely because of the high unemployment rate. However, there are signs of recovery for the region and indications that the pace of growth will accelerate.²⁸⁵

Community Contacts and Community Development Opportunities

Several community contacts indicated that the housing market in Jacksonville is in very poor condition. The number of foreclosures and distressed property sales are continuing to drive down housing prices and depress housing recovery. In addition, potential homebuyers struggle to obtain first mortgage financing. Banks have significantly tightened underwriting standards, requiring much higher credit scores for potential borrowers. Borrowers who had been considered bankable are no longer able to qualify for conventional or even FHA financing. One contact also reported that demand for the organization's housing programs has declined significantly, largely because people are afraid of homeownership or figure they will not be eligible for a mortgage.

Another contact expressed the concern that banks were no longer meeting the financing needs of community development corporations (CDCs). In particular, financial institutions are not actively supporting CDCs or providing acquisition and construction financing that many CDCs rely on for their projects.

To help stabilize communities hard hit by foreclosure, the City of Jacksonville/Duval County has received over \$33 million in Neighborhood Stabilization Program (NSP) funds from the US Department of Housing and

²⁸² The Florida Times-Union. Jacksonville.com. "Regaining Northeast Florida Jobs Lost during Recession will take Four Years." Available at: <http://jacksonville.com/news/metro/2011-10-21/story/regaining-northeast-florida-jobs-lost-recession-will-take-more-4-years>. Accessed December 13, 2011.

²⁸³ JAXUSA Partnership. "Target Industries." Available http://www.jaxusa.org/Biz_Enviro/Target_Industries.aspx. Accessed December 14, 2011.

²⁸⁴ City of Jacksonville. Available at: <http://www.coj.net/Departments/Jacksonville-Economic-Development-Commission/Business-Development/Jacksonville%e2%80%99s-Military-Presence.aspx>. Accessed December 13, 2011.

²⁸⁵ [http://www.huduser.org/portal/MCCharts/MsasCharts.html?msaID=122726,27260&msaName=Jacksonville, FL](http://www.huduser.org/portal/MCCharts/MsasCharts.html?msaID=122726,27260&msaName=Jacksonville,FL) CBSA&dt=December 14, 2011

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Urban Development in the past four years.²⁸⁶ The funds have been allocated primarily for the acquisition and rehabilitation of foreclosed properties and to provide mortgage subsidies for buyers of foreclosed homes. However, the lack of first mortgage financing referenced by several community contacts is a significant concern as the success of NSP ultimately depends on finding new buyers for the stabilized properties.

Other community development opportunities include participation in the federal government's Low Income Housing Tax Credit (LIHTC) Program, which will provide an estimated \$41.6 million in tax credits to the state of Florida in 2012 for the provision of affordable housing.²⁸⁷

In addition to mortgage financing and resources to support affordable housing, there is a need for more small business assistance. The Federal Reserve Bank of Atlanta hosted a small business roundtable in Jacksonville in 2010 with lenders and small business technical assistance providers. All of the technical assistance providers indicated that financial institutions had stopped making smaller loans to business owners, and there was a significant need for loans under \$100,000. Participants also indicated that there was a need for microloans (under \$35,000) and other alternative sources of small business financing, such as community development financial institutions (CDFIs). Jacksonville has only one CDFI, which is engaged in providing home ownership related financing to low-income individuals and families. Most of the meeting participants indicated that due to tightening underwriting standards, small businesses were unable to access financing from conventional lenders that they needed to sustain operations.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Jacksonville assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank is a leader in making community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 2,375 (71.0%) small business loans compared to 970 (29.0%) HMDA loans in the Jacksonville assessment area. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating in the assessment area. The Jacksonville assessment area contains 1.7% of the bank's small business and HMDA lending by number of loans and 1.8% by dollar volume, totaling \$402.5 million. In comparison, 1.0% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

The geographic distribution of small business and HMDA lending is good. For this analysis, the geographic distribution of small business and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues, such as the unemployment and poverty rates, the level of owner-occupied units, and the number of small businesses in low- and moderate-income

²⁸⁶ US Department of Housing and Development, Neighborhood Stabilization Program, NSP Grantees. Available: <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>. Accessed December 5, 2011.

²⁸⁷ Novogradac and Company LLP. "Affordable Housing Resource Center" (accessed on August 29, 2012); available from http://www.novoco.com/low_income_housing/lihtc/federal_lihtc.php.

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census tracts, were considered when assessing the bank's performance. In addition, the performance of the aggregate lenders was also considered.

During the review period, Regions Bank originated no home purchase, home refinance, or home improvement loans in low-income census tracts. However, the level of owner-occupied units in low-income tracts is very low at only 2%. Additionally, the performance of aggregate lenders was also below the percentage of owner-occupied units in these tracts. This suggests limited opportunities for these types of loans in low-income tracts and, therefore, minimal weight was given to this performance area.

Small Business Loans

Regions Bank's small business lending in low-income census tracts is excellent. During the review period, Regions Bank originated 5.3% of its small business loans in low-income tracts, which contain 3.3% of the small businesses in the assessment area. The bank's performance exceeded the aggregate in both 2010 and 2011.

Regions Bank's small business lending in moderate-income tracts is good. During the review period, Regions Bank originated 21.7% of its small business loans in moderate-income census tracts, which contain 20.3% of the small businesses in the assessment area. Additionally, the bank's performance was better than the aggregate in both 2010 and 2011.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts while the lending in upper-income tracts was greater than the percentage of small businesses.

Home Purchase Loans

Regions Bank's home purchase lending in moderate-income census tracts is poor when compared to the percentage of owner-occupied units in these tracts and to the aggregate performance. During the review period, Regions originated 5.8% of its home purchase loans in moderate-income census tracts, which contain 16.3% of the owner-occupied units in the assessment area. Regions Bank's performance was less than the aggregate in both 2010 and 2011.

The bank's home purchase lending in middle- and upper-income tracts was greater than the percentage of owner-occupied units in these tracts.

Home Refinance Loans

Regions Bank's home refinance lending in moderate-income census tracts is poor. During the review period, the bank originated 5.7% of its home refinance loans in moderate-income census tracts, which contain 16.3% of the owner-occupied units. Additionally, Regions Bank's performance was below aggregate in both 2010 and 2011.

The bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Regions Bank's home improvement lending in moderate-income census tracts is excellent when compared to the percentage of owner-occupied units in these tracts and to the aggregate performance. Regions Bank originated 27.7% of its home improvement loans in moderate-income census tracts, which contain 16.3% of the owner-occupied units in the assessment area. Additionally, Regions Bank's performance exceeded the aggregate performance in both 2010 and 2011.

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The bank's home improvement lending in middle- and upper-income tracts was less than the percentage of owner-occupied units in these tracts.

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

The distribution of loans based on borrower's income or gross annual revenues is adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses was better than the aggregate in 2010 and less than the aggregate in 2011. The bank originated 38.5% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 90.3%. However, of the 2,375 small business loans originated during the review period, 1,029 loans (43.3%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 67.9%, which is still less than the percentage of businesses in the Jacksonville assessment area that are considered small businesses at 90.3%. However, 87.2% of the 2,375 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses, and was noted by a community contact as a particular need in the assessment area. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in both 2010 and 2011.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is adequate. The bank made 9.1% of its home purchase loans to low-income borrowers. Low-income families make up 19.3% of total families in the assessment area. The aggregate also had low levels of home purchase loans to low-income borrowers. The bank's performance was less than the aggregate in 2010 and was comparable to the aggregate in 2011.

Home purchase lending to moderate-income borrowers is good. At 22.6%, the bank's percentage of home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 18.5%. In addition, the bank's performance was slightly better than the aggregate in 2010, but less than the aggregate in 2011.

The bank's home purchase lending to middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is adequate. The bank made 4.2% of its refinance loans to low-income borrowers. Low-income families make up 19.3% of total families in the assessment area. The aggregate also had low levels of home refinance loans compared to the percentage of low-income families in the assessment area. The bank's performance was less than the aggregate in 2010 and exceeded the aggregate in 2011.

The bank's home refinance lending to moderate-income borrowers is also adequate when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home refinance lending to moderate-income borrowers at 12.8% was less than the percentage of moderate-income families in

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the assessment area at 18.5%. Regions Bank's performance was slightly less than aggregate in 2010, and greater than aggregate in 2011.

The bank's refinance lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area while the lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. Regions Bank's percentage of loans at 12.8% was less than the percentage of low-income families in the assessment area at 19.3%. Furthermore, the bank's lending to low-income borrowers was less than aggregate performance in 2010, but exceeded aggregate in 2011.

The bank's home improvement lending to moderate-income borrowers is good when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home improvement lending to moderate-income borrowers at 21.3% exceeded the percentage of moderate-income families in the assessment area at 18.5%. Regions Bank's performance was below aggregate in 2010 and equal to aggregate in 2011.

The bank's home improvement lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Community Development Lending

Regions Bank is a leader in making community development loans in the Jacksonville assessment area. The bank originated 33 community development loans totaling \$43.3 million during the review period. The majority of the loans financed activities that revitalize or stabilize low- and moderate-income geographies or promoted economic development by financing small businesses. Local community development credit needs include but are not limited to neighborhood revitalization and stabilization activities, affordable housing for low- and moderate-income individuals, and small business financing. The bank's community development loan portfolio inside the assessment area exhibited good responsiveness to local community credit needs. The number and the dollar amount of community development loans are excellent given the bank's presence in the market.

Examples of community development lending include the following:

- Numerous loans that promote economic development by financing small businesses as part of the SBA's 504 Certified Development Company program;
- Multiple loans that promote economic development by financing small businesses located in low- and moderate-income geographies that have been designated for revitalization; and
- Two loans to a nonprofit organization that operates a food bank and provides other community services for low- and moderate-income individuals.

Investment Test

The bank's performance in the Jacksonville assessment area under the investment test is good. The bank had seven investments totaling \$8.3 million, including one current period investments totaling \$7.0 million. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Direct investments in the assessment area provided support for affordable housing through GNMA and FNMA investment instruments and Low Income Housing Tax Credits (LIHTCs). Regional investments primarily

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funded small businesses, startup companies through investments in SBICs, and community revitalization. Local community development needs include but are not limited to neighborhood revitalization and stabilization activities, affordable housing for low- and moderate-income individuals, household financial stability and financial education, and small business financing. The dollar volume of Regions Bank's current and total investments is good given the bank's presence in the assessment area.

The bank also made three contributions totaling approximately \$6,800. In addition, the bank made several contributions to statewide and national organizations that may indirectly benefit the assessment area. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities.

Regions Bank's investment portfolio and contributions are responsive to several of the identified community development needs. Examples include the following:

- A 106-unit LIHTC project that provides housing affordable to low- and moderate-income residents; and
- Contributions to support financial stability efforts, including Bank On Jacksonville and a free tax assistance program.

Service Test

The bank's service test performance in the Jacksonville assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the Jacksonville assessment area.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 25 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank closed three branches (one in a moderate-income tract, one in a middle-income tract, and one in an upper-income tract) in the Jacksonville assessment area. The bank's record of opening or closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank offers weekend or extended hours at many of its branch offices, including those located in moderate-income tracts. Bank products, services, and standard business hours are consistent throughout the assessment area.

Jacksonville, Florida

Geographic Distribution of Branches

Assessment Area: FL Jacksonville

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	1	4.0%	0	0	0	0	0	11	5.6%	3.1%	3.6%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	3	12.0%	0	1	3	3	0	51	25.9%	20.0%	21.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	Total	15	60.0%	0	1	15	15	3	101	51.3%	53.6%	50.1%
	DTO	0		0	0	0						
	LS	0		0	0							
Upper	Total	6	24.0%	0	1	6	6	3	34	17.3%	23.3%	25.2%
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Total	Total	25	100.0%	0	3	24	24	6	197	100.0%	100.0%	100.0%
	DTO	0		0	0	0						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides an adequate level of community development services in the assessment area. During the review period, Regions Bank employees provided 510 service hours in various capacities for community development organizations by participating in 69 community development services. The majority of the community development services focused on education, affordable housing, and service on the boards of directors or committees for community organizations that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered by providing counsel to a community organization whose mission is to provide low- and moderate-income individuals with emergency shelter, counseling, tax assistance, and financial education.

Orlando, Florida

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ORLANDO, FLORIDA ASSESSMENT AREA

The Orlando assessment area includes Lake, Orange, Osceola, and Seminole counties in Florida. These counties make up the Orlando-Kissimmee-Sanford, Florida MSA (Orlando MSA). Within the assessment area there are 8 low-, 76 moderate-, 151 middle-, and 93 upper-income tracts. As of December 31, 2011, Regions Bank operated 51 branch offices in the Orlando assessment area, representing 13.6% of its branches in Florida. As of June 30, 2011, the bank had \$1.8 billion in deposits in the Orlando assessment area, 9.2% of Regions Bank's total deposits in Florida.

Orlando is an active banking market dominated by three large institutions: SunTrust Bank, Bank of America and Wells Fargo Bank. Regions Bank also has a strong presence in the market. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 51 financial institutions operating 611 branch locations across the MSA with a total of \$35.0 billion in deposits. Regions Bank ranked 4th behind the three large banks, with a deposit market share of 5.1% (\$1.8 billion). SunTrust Bank had the largest deposit market share at 23.4%, followed by Bank of America with 19.9%, and Wells Fargo Bank with 14.2%.

The Orlando market has one dominant small business lender that accounted for nearly one third of small business loans in 2010 and 2011: American Express Bank. Regions Bank, however, was an active lender in the market. In 2010, Regions ranked 4th out of 120 small business reporters by originating 7.6% of all small business loans. In 2011, the bank ranked 5th out of 115 small business reporters, but increased its small business lending performance to 9.2 % of all small business loans. From 2010 to 2011, the bank's small business lending performance increased from 1,954 loans to 3,165 loans. For HMDA lending, Regions Bank ranked 14th in 2010 and 2011 with 1.4% and 1.3% of all HMDA loans, respectively. HMDA lending at Regions Bank was relatively flat with 714 loans in 2010 and 689 loans in 2011. Bank of America, Wells Fargo, and JPMorgan Chase were consistently the top HMDA lenders in the market.

Demographic Characteristics

The counties comprising the Orlando assessment area experienced significant growth relative to the state of Florida between 2000 and 2010. During this time period, Florida's population growth rate was nearly 18% whereas Orange and Lake counties grew by 28% and 41%, respectively; Osceola County's population grew by more than 55%. Seminole County's population, on the other hand, slightly lagged the state with a growth rate of 16% during the 10-year period. As of 2010, the assessment area's population was 2,134,411, representing approximately 11.4% of the state's population. Orange County, home to the City of Orlando, is the most densely populated county in the assessment area with nearly 1.15 million residents, representing nearly 54% of the assessment area's population.

The table below shows selected demographic information for the Orlando assessment area.

Orlando, Florida

Combined Demographics Report

Assessment Area: FL Orlando

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	2.4	5,752	1.3	2,312	40.2	79,923	18.7
Moderate-income	76	23.2	92,005	21.5	12,967	14.1	80,437	18.8
Middle-income	151	46.0	208,525	48.7	14,215	6.8	97,128	22.7
Upper-income	93	28.4	122,096	28.5	3,566	2.9	170,890	39.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	328	100.0	428,378	100.0	33,060	7.7	428,378	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	10,103	2,590	0.6	25.6	6,578	65.1	935	9.3
Moderate-income	157,827	74,399	17.9	47.1	66,357	42.0	17,071	10.8
Middle-income	341,030	206,804	49.9	60.6	102,917	30.2	31,309	9.2
Upper-income	174,591	130,755	31.5	74.9	34,848	20.0	8,988	5.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	683,551	414,548	100.0	60.6	210,700	30.8	58,303	8.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,798	1.5	1,503	1.4	174	2.9	121	2.4
Moderate-income	23,778	19.6	21,012	19.0	1,503	25.1	1,263	25.4
Middle-income	57,206	47.2	52,198	47.3	2,700	45.1	2,308	46.3
Upper-income	38,527	31.8	35,625	32.3	1,613	26.9	1,289	25.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	121,309	100.0	110,338	100.0	5,990	100.0	4,981	100.0
Percentage of Total Businesses:			91.0		4.9		4.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	0.2	2	0.2	0	0.0	0	0.0
Moderate-income	168	19.2	153	19.1	12	22.2	3	15.8
Middle-income	517	59.2	475	59.3	30	55.6	12	63.2
Upper-income	187	21.4	171	21.3	12	22.2	4	21.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	874	100.0	801	100.0	54	100.0	19	100.0
Percentage of Total Farms:			91.6		6.2		2.2	

Based on 2010 D&B information according to 2000 Census Boundaries.

Orlando, Florida

Income Characteristics

Food stamp usage is up across the state of Florida and in each of the four counties that comprise the assessment area. As of 2009, 13.3% of the statewide population received food stamps. While the statewide rate was higher than all counties in the assessment area except Osceola, the increase in program participation across the assessment area from 2000 to 2009 was substantial. For example, from 2000 to 2009 the number of people receiving food stamps in Osceola County increased by 450%. In densely populated Orange County, this number increased by 277%. Comparatively, statewide the number of food stamp recipients increased by 180%.

Poverty rates were generally flat from 2000 to 2009, with Seminole County experiencing the greatest increase during the time period. As of 2009, the statewide poverty rate was 13.2%. Osceola County had a slightly higher poverty rate than the state, whereas the remaining three counties had lower poverty rates, with Seminole County exhibiting the lowest poverty rate at 9.4%.

Participation in the free and reduced price lunch programs can also be used to understand the income characteristics of a population, as the program is typically offered to students of low- or moderate-income means. There were a total of four school districts in the assessment in 2010, three of which had more than 50% of students participating in the free and reduced price lunch program. The Osceola County School District had the highest percentage of students receiving free or reduced price lunch benefits at 64%; in Seminole County 39% of students participate in the program. All four school districts had fewer than 50% of students participating in the free and reduced price lunch program in 2000.

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following chart sets forth the estimated median family income for years 2010 and 2011 for the Orlando MSA. It also provides a range of the estimated annual family income for each income category (low, moderate, middle, and upper) and shows that the estimated median family income in the assessment area decreased by \$3,500 or 5.7% from 2010 to 2011.

Borrower Income Levels Orlando-Kissimmee-Sanford, FL MSA

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$60,900	0	- \$30,449	\$30,450	- \$48,719	\$48,720	- \$73,079	\$73,080	- & above
2011	\$57,400	0	- \$28,699	\$28,700	- \$45,919	\$45,920	- \$68,879	\$68,880	- & above

Housing Characteristics

Housing affordability remains an issue across the assessment area. Census data show that the estimated median value of an owner-occupied home was generally higher inside the assessment area between 2005 and 2009 than across the state. Orange and Seminole counties had the highest median home values at \$233,900 and \$243,700, respectively, while Lake County had the lowest median home value at \$173,700. Statewide, the median home value during this period was \$211,300.

The housing market in Orange County experienced a great deal of volatility between 2005 and 2010. The median value of a single-family home in Orange County peaked in 2006 at \$285,000. By 2010, this value decreased to \$170,000, a 40% reduction. The condo market experienced even greater volatility. Condo prices

Orlando, Florida

peaked in 2007 with a median value \$202,700, but plummeted 71% to \$58,000 in 2010.²⁸⁸ Median home prices have remained relatively flat through 2010 and 2011.

Census data also show that there were 683,551 housing units in the assessment area in 2000, of which 60.7% were owner-occupied, 30.8% were rental units, and 8.5% were vacant. While a majority of units were owner-occupied, a higher percentage of housing units in low- and moderate-income tracts were rental units, indicating reduced opportunities for mortgage origination in these geographies. The median age of housing stock across the assessment area was 30 years, but this figure increased to 36 years in low-income tracts. Housing permits are on the decline, with single-family permits declining by more than 83% from 2004 and 2011.²⁸⁹ Multi-family residential permits declined by 89% from 2005 to 2010, but saw a sizeable increase from 2010 to 2011, with 1,900 permits issued in the Orlando MSA.

Mortgage delinquencies and reduced loan demand have also had an impact on the local housing market. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, rose from 14.7% in January 2010 to 20.2% in December 2011.²⁹⁰ Furthermore, HMDA data for the assessment area shows that demand for home purchase loans of owner-occupied, one- to four-family dwellings continues to be weak, declining from a high of 54,834 loans in 2005 to 15,931 in 2010, a reduction of nearly 71%. Refinance activity saw a similar decline, likely due to the lack of equity left in homes after the drastic decline in home value between 2006 and 2010.²⁹¹

Employment and Economic Conditions

The Orlando area economy relies heavily on the service and tourism industries. The US Bureau of Labor and Statistics indicates that approximately 20% of total employment in the Orlando MSA is in the leisure and hospitality industry, much of which is tied to tourism. It is estimated that the area's tourism industry has an economic impact of more than \$27.6 billion on the area.²⁹² Other important industries include accommodation and food services, retail trade, government and government enterprises, and health care and social assistance.

In 2010, the leisure and hospitality industry sector in particular added approximately 5,400 jobs, relative to 2009 when approximately 9,400 jobs were lost in the industry. The top employer in the market was Walt Disney Company, a leisure and hospitality sector company that employed more than 60,000 people. Other top employers included Wal-Mart Stores, Inc. with approximately 16,750 employees, Florida Hospital with approximately 16,000 employees and Publix Super Markets, Inc. with approximately 15,600 employees. Orlando is also home to Universal Studios and SeaWorld as well as multiple professional sports teams and the country's second largest convention center. Several institutions of higher learning call Orlando home, including the University of Central Florida (UCF), the second largest university in the nation by student enrollment as of 2010.²⁹³

The Institute for Economic Competitiveness at UCF periodically produces economic forecasts for the state of Florida and regional markets. In its most recent publication, the report suggests that the Florida economy will

²⁸⁸ Shimberg Center. Florida Housing Data Clearinghouse. (accessed November 6, 2012); available at <http://flhousingdata.shimberg.ufl.edu/a/profiles?action=results&nid=4800&image.x=23&image.y=6>.

²⁸⁹ US Census Bureau. Accessed through Policy Map. (accessed on September 5, 2012); available from www.policymap.com.

²⁹⁰ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

²⁹¹ FFIEC. Home Mortgage Disclosure Act. (accessed on September 5, 2012); available from <http://www.ffiec.gov/hmda/>.

²⁹² Metro Orlando Economic Development Commission. 2012. (accessed on November 7, 2012); available from <http://www.orlandoedc.com/Data-Center/economy.shtml>.

²⁹³ UCFToday. 2012. (accessed on November 13, 2012); available from <http://today.ucf.edu/quality-growth-ucf-is-nations-second-largest/>.

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begin to grow in earnest in 2013. While future growth will be driven by growth of the labor force, much of the reduction in unemployment in recent years was due to labor force contraction. Underemployment is also an indicator of economic well-being. The state of Florida’s underemployment rate was 17% for the third quarter of 2011 through the second quarter of 2012. As the economy grows, this number should decrease along with the unemployment rate. The sectors of the job market expected to experience the strongest average growth over the next three years are construction; professional and business services; trade, transportation and utilities; education and health services; and information. Additionally, the statewide population is expected to grow. By 2015, the growth rate should hit 1.7%, which would be the fastest growth rate since 2006. Job growth and baby boomer retirement will likely boost net migration to the state.²⁹⁴

For the Orlando economy in particular, the area is expected to show moderate growth moving forward. The UCF economic forecast report indicates that personal income is expected to grow at an annual rate of 4.9% while average annual wage growth will be 2.2%, the lowest level of all MSAs studied in Florida. Conversely, the Orlando area will see population growth of 2.2%, the highest growth rate of all MSAs studied in Florida. Employment is expected to grow by 2.2% annually, with the fastest growing sector being construction and mining, followed by the professional and business sector. The only sector that is forecasted to experience negative growth is federal government employment.²⁹⁵ Orlando had a net loss of 54,000 private sector jobs from August 2007 to August 2012.²⁹⁶

Generally speaking, employment across the state began to stabilize in 2010 after reaching recession lows. Total employment in the Orlando assessment area reached 1.24 million jobs in 2010.²⁹⁷ While recent job growth indicates improvement, unemployment has remained a challenge for the Florida economy as a whole and the Orlando assessment area in particular. From 2007 to 2010, unemployment inside the assessment area increased from 3.7% to 11.2%. The following chart shows unemployment rates relevant to the assessment area for years 2010 and 2011. As shown in the table below, the Orlando MSA’s unemployment rate decreased to 10.4% in 2011, at a rate similar to the state of Florida.

Unemployment Rates

Assessment Area: FL Orlando

Area	Years - Annualized	
	2010	2011
Orlando MSA	11.2	10.4
Florida	11.3	10.5

Not Seasonally Adjusted

To combat the effects of the economic downturn in 2008 and 2009, GrowFL was established as a regional economic gardening initiative. Established in 2009, GrowFL is managed through the University of Central Florida’s Economic Gardening Institute. With various partnerships throughout the state, including Orange County and the Florida High Tech Corridor Council, the Institute collaborates with statewide partners to support

²⁹⁴ University of Central Florida, Institute for Economic Competitiveness. 2012. (accessed on November 13, 2012); available from <http://iec.ucf.edu/file.axd?file=2012%2f10%2fflforecast-oct-2012-s.pdf>.

²⁹⁵ University of Central Florida, Institute for Economic Competitiveness. 2012. (accessed November 13, 2012); available from <http://iec.ucf.edu/file.axd?file=2012%2f10%2fflforecast-oct-2012-s.pdf>.

²⁹⁶ Orlando Business Journal. “Orlando Short of Pre-Recession Job Levels” (accessed November 14, 2012); available from <http://www.bizjournals.com/orlando/news/2012/11/13/orlando-still-short-of-pre-recession.html>.

²⁹⁷ REIS

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the growth of second-stage businesses via technical assistance focused on enhancing sales growth, CEO roundtable groups designed to facilitate peer-to-peer information exchange, and other capacity-building services. GrowFL notes that its services have helped create more than 3,200 jobs through September 2011, with a total economic impact of more \$510.4 million, and helped businesses participating to grow 10.9% faster than similar non-GrowFL businesses.²⁹⁸

Community Contacts and Community Development Opportunities

Two community contacts were interviewed in the Orlando assessment area, one specializing in affordable housing development and neighborhood revitalization, and another with expertise in health and human services. The affordable housing contact noted that the Orlando economy is improving in light of unemployment and real estate issues, though the commercial real estate market is severely strained. With regard to participation of banks in local community development activities, this contact noted that financial institutions are doing a satisfactory job, but community development lending is limited and banks are focusing more on grants and services to meet community development needs.

The second contact discussed homelessness for children and families as a pervasive issue in the community as a result of the area's economic challenges. Furthermore, the contact noted that families are leaving the area to find work elsewhere as the unemployment rate remains high. Similar to the affordable housing specialist, this contact noted that many banks are responding to community needs by conducting service activities in partnership with community development organizations.

The Florida Prosperity Partnership is a collaborative effort of banks and nonprofit sector service providers with a presence in the Orlando market designed to increase the financial capacity and stability of residents. The organization defines its purpose as convening individuals and organizations with the desire to leverage their talent, resources, and passion to improve the prosperity of Florida's families. This is accomplished in part by partnering with financial institutions to promote the benefits of mainstream banking and rolling out the "Bank On" program throughout Florida.

Bank On is a national initiative with local programs focused on connecting unbanked and under-banked individuals with traditional banking products and services in order to reduce costs and increase financial stability. The organization estimates that 5.5% of households in the MSA are unbanked compared to 7% for the state of Florida. Additionally, 19.5% of households in the assessment area are listed as under-banked, meaning they have a bank account but continue to rely on alternative financial services, like check-cashing services, payday loans, rent-to-own agreements or pawn shops. This compares to 16.8% of under-banked households statewide.²⁹⁹

The state of Florida received a significant allocation of funds under the federal government's Neighborhood Stabilization Program (NSP). The funds are available to help stabilize communities hard hit by the foreclosure crisis. The City of Orlando received \$6.7 million under the NSP1 allocation process and \$3.1 million under NSP3. NSP1 funds were acquired to purchase and rehabilitate residential properties for resale as purchase or rental properties to income-qualified individuals. The NSP3 funds have been specifically earmarked for acquiring and rehabilitating rental units for very low-income individuals.³⁰⁰

²⁹⁸ GrowFL. 2012. (accessed on November 7, 2012); available from <http://www.growfl.com/downloads/GrowFL-facts.pdf>

²⁹⁹ BankOn. 2011. (accessed on November 7, 2012); available from <http://webtools.joinbankon.org/community/profile?state=FL&place=St.percent20Petersburg>.

³⁰⁰ U.S. Department of Housing and Development. "Neighborhood Stabilization Program, NSP Grantees" (accessed on August 29, 2012); available from: <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>.

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There are 16 certified community development financial institutions (CDFIs) located in Florida, comprised of credit unions and loan funds; three are located in Orlando, all of which administer loan funds. Community development opportunity also includes participation in the Low Income Housing Tax Credit (LIHTC) Program, which provided an estimated \$41.6 million in tax credits to the state of Florida in 2012 for the provision of affordable housing.³⁰¹

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Orlando assessment area is good. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank is a leader in making community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 5,074 (78.3%) small business loans compared to 1,403 (21.7%) HMDA loans in the Orlando assessment area. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating in the assessment area. The Orlando assessment area contains 3.3% of the bank's small business and HMDA lending by number of loans and 2.7% by dollar volume, totaling \$601.7 million. In comparison, 1.8% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

The geographic distribution of small business and HMDA loans is adequate. For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues, such as the unemployment and poverty rates, the level of owner-occupied units, and the number of small businesses in low- and moderate-income census tracts, were considered when assessing the bank's performance; in addition, the performance of the aggregate lenders was considered.

During the review period, Regions made only two home purchase loans and no home refinance or home improvement loans in low-income census tracts. However, only 0.6% the owner-occupied units were in low-income census tracts. Additionally, the performance of aggregate lenders was also less than the percentage of owner-occupied units in these tracts. This suggests limited opportunities for home purchase, home refinance, and home improvement lending in low-income tracts and, therefore, minimal weight was given to this performance area.

Small Business Loans

Regions Bank's small business lending in low-income census tracts is good. During the review period, Regions Bank originated 1.5% of its small business loans in low-income tracts, which contain 1.4% of the small businesses in the assessment area. In comparison to aggregate, the bank's performance was equal to aggregate in 2010 and slightly above aggregate in 2011.

³⁰¹ Novogradac and Company LLP. "Affordable Housing Resource Center" (accessed on August 29, 2012); available from http://www.novoco.com/low_income_housing/lihtc/federal_lihtc.php.

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Regions Bank's small business lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 15.9% of its small business loans in moderate-income census tracts, which contain 19.0% of the small businesses in the assessment area. The bank's performance was comparable to the aggregate in 2008 and 2009.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts, while lending in upper-income tracts was greater than the percentage of small businesses.

Home Purchase Loans

Home purchase lending in moderate-income census tracts is adequate. During the review period, Regions Bank originated 12.4% of its home purchase loans in moderate-income census tracts; 17.9% of the owner-occupied units are located in moderate-income census tracts. The bank's performance was greater than aggregate in 2010 and comparable to aggregate in 2011.

The bank's home purchase lending in middle-income tracts was slightly less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Refinance Loans

Regions Bank's home refinance lending in moderate-income census tracts is poor. During the review period, the bank originated 5.0% of its home refinance loans in moderate-income census tracts, which contain 17.9% of the owner-occupied units. However, it was noted that the aggregate's performance was also below the percentage of owner-occupied units in these tracts. Nonetheless, the bank's performance was below aggregate in both 2010 and 2011.

The bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Home improvement lending in moderate-income census tracts is adequate. Regions Bank originated 16.7% of its home improvement loans in moderate-income census tracts, which contain 17.9% of the owner-occupied units. The bank's performance was less than the aggregate in 2010 and 2011.

The bank's home improvement lending in middle-income tracts was slightly less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

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

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is good. The bank's lending was double that of the aggregate in 2010, and less than the aggregate in 2011. The bank originated 38.0% of its loans to small businesses compared to the percentage

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of small businesses in the assessment area at 91.0%. However, of the 5,074 small business loans originated during the review period, 2,136 loans (42.1%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 65.6%, which is less than the percentage of businesses in the Orlando assessment area that are considered small businesses at 91.0%. However, 88.3% of the 5,074 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate performance in 2010 and 2011.

Home Purchase Loans

Home purchase lending to low-income borrowers is good. At 11.2%, the bank's percentage of home purchase lending to low-income borrowers was less than the percentage of low-income families in the assessment area at 18.7%. However, the bank's lending to low-income borrowers exceeded the aggregate in both 2010 and 2011.

The bank's home purchase lending to moderate-income borrowers is excellent. The bank made 24.8% of its home purchase loans to moderate-income borrowers. Not only did the bank exceed the percentage of moderate-income families in the assessment area at 18.8%, the bank also exceeded the aggregate performance in both 2010 and 2011.

The bank's home purchase lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is good. The bank made 5.4% of its refinance loans to low-income borrowers. Low-income families make up 18.7% of total families in the assessment area; however, the bank's lending to low-income borrowers was greater than the aggregate in both 2010 and 2011. The aggregate lenders also had low lending levels to low-income borrowers.

The bank's home refinance lending to moderate-income borrowers is also good. The bank's percentage of home refinance lending to moderate-income borrowers at 13.4% was less than the percentage of moderate-income families in the assessment area at 18.8%; however, the bank's lending to moderate-income borrowers exceeded the aggregate performance in both 2010 and 2011.

The bank's refinance lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

Home improvement lending to low-income borrowers is poor. Regions Bank's percentage of home improvement loans to low-income borrowers at 5.6% was below the percentage of low-income families in the assessment area at 18.7%. Additionally, the bank's lending to low-income borrowers was below the aggregate in both 2010 and 2011.

Home improvement lending to moderate-income borrowers is adequate. Regions Bank's percentage of loans at 15.7% was below the percentage of moderate-income families in the assessment area at 18.8%. The bank's lending to moderate-income borrowers was less than the aggregate in 2010 and 2011.

Orlando, Florida

The bank's home improvement lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Community Development Lending

Regions Bank is a leader in making community development loans in the Orlando assessment area. The bank originated 25 community development loans totaling \$37.0 million during the review period. The bank's loans financed affordable housing for low- and moderate-income individuals and promoted economic development by financing small businesses, both of which exhibit excellent responsiveness to local community credit needs. The number and the dollar amount of community development loans inside the assessment area are excellent given the bank's presence in the market.

Examples of community development lending include the following:

- Numerous loans that promote economic development by financing small businesses as part of the SBA 504 Certified Development Company program; and
- Five loans to support the construction of multi-family affordable housing benefiting from Low Income Housing Tax Credits (LIHTCs). The majority of units in each of the developments financed by the bank are income-restricted to 60% of the area median income (AMI). Combined, these loans will result in the development of more than 300 affordable housing units.

Investment Test

The bank's performance in the Orlando assessment area under the investment test is excellent. The bank had seven investments totaling \$24.0 million, including two current period investments totaling \$16.2 million. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Direct investments in the assessment area provided support for affordable housing through GNMA investment instruments and LIHTCs. The broader regional investments primarily funded small businesses and startup companies through SBICs, and community revitalization through a New Markets Tax Credit fund. Local community development needs include but are not limited to neighborhood revitalization and stabilization activities, affordable housing for low- and moderate-income individuals, household financial stability and financial education, and small business financing. The dollar volume of Regions Bank's current and total investments is excellent given the bank's presence in the assessment area.

The bank also made three contributions and one in-kind donation totaling \$84,500. In addition, the bank made several contributions to statewide and national organizations that may indirectly benefit the assessment area. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities.

Regions Bank's investment portfolio and contributions are responsive to several of the identified community development needs. Examples include the following:

- LIHTCs, including two current period projects totaling 152 units that provide housing affordable to low- and moderate-income residents; and
- An in-kind donation of land to a local church that provides critical community services, including a food bank.

Orlando, Florida

Service Test

The bank's service test performance in the Orlando assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the Orlando assessment area.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 51 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank closed five branches (three in middle-income tracts and two in upper-income tracts) in the Orlando assessment area. The bank's record of opening or closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank offers weekend or extended hours at many of its branch offices, including those located in moderate-income tracts. Bank products, services, and standard business hours are consistent throughout the assessment area.

Orlando, Florida

Geographic Distribution of Branches

Assessment Area: FL Orlando

Tract Category	Branches							Demographics				
	Total Branches		Open	Closed	Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%						#	%			#
Low	Total	0	0.0%	0	0	0	0	0	8	2.4%	1.5%	1.5%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	8	15.7%	0	0	7	7	1	76	23.2%	22.5%	19.6%
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	Total	26	51.0%	0	3	26	25	4	151	46.0%	49.6%	47.2%
	DTO	0		0	0	0						
	LS	0		0	0							
Upper	Total	17	33.3%	0	2	17	17	2	93	28.4%	26.5%	31.8%
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Total	Total	51	100.0%	0	5	50	49	7	328	100.0%	100.0%	100.0%
	DTO	0		0	0	0						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides an adequate level of community development services in the assessment area. During the review period, Regions Bank employees provided 1,587 service hours in various capacities for community development organizations by participating in 195 community development services. The majority of the community development services focused on education and affordable housing that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered by teaching financial education classes to middle and high school students. The majority of these schools have a high number of students on free or reduced price lunch programs. Furthermore, the majority of these schools are located in low- and moderate-income geographies.

Pensacola, Florida

METROPOLITAN AREA *(Full-scope Review)*

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PENSACOLA, FLORIDA ASSESSMENT AREA

The Pensacola assessment area includes Escambia and Santa Rosa counties in Florida. Escambia and Santa Rosa counties constitute the Pensacola-Ferry Pass-Brent, Florida MSA (Pensacola MSA). Within the assessment area there are three low-, 22 moderate-, 37 middle-, and 15 upper-income tracts. As of December 31, 2011, Regions Bank operated 18 branch offices in the Pensacola, Florida assessment area representing 4.8% of its branches in Florida. As of June 30, 2011, the bank had approximately \$1.1 billion in deposits in the Pensacola assessment area representing 5.8% of Regions Bank's total deposits in Florida.

The Pensacola assessment area is a relatively small banking market and Regions Bank is the dominant institution. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 24 financial institutions operating 112 branch locations across the MSA with a total of \$5.1 billion in deposits. Regions Bank ranked 1st with a deposit market share of 22.2% (\$1.1 billion). Wells Fargo Bank had the 2nd largest percentage of deposit market share at 15.2%, and Synovus Bank ranked 3rd with 11.8% market share.

Regions Bank also has a large lending presence in the Pensacola assessment area. In 2010, the bank ranked 2nd out of 49 small business reporters with 15.2% of all small business loans. In 2011, the bank ranked 1st out of 59 small business reporters and increased its small business lending performance to 21.5% of all small business loans. From 2010 to 2011, the bank's small business lending increased from 695 loans to 1,304 loans. For HMDA lending, Regions Bank ranked 7th in 2010 with 4.3% and 5th in 2011 with 4.5% of all HMDA loans. HMDA lending at Regions Bank was relatively flat with 588 loans in 2010 and 565 loans in 2011. Bank of America, Wells Fargo, and JPMorgan Chase were consistently the top HMDA lenders in the market.

Demographic Characteristics

Assessment area population growth occurred but at a much slower rate than the statewide population. From 2000 to 2010, the assessment area population grew by 8.9%, compared to 17.6% statewide. The majority of growth occurred in Santa Rosa County, where the growth rate was 28.6%. Escambia County's population, on the other hand, grew by only 1.1%. As of 2010, the total population of the assessment area was nearly 449,000, representing 2.4% of the statewide population. Migration trends further highlight the area's population changes. From 2005 to 2010, net migration was mostly negative, primarily as a result of negative net migration in Escambia County, but this trend has slowed in recent years. Net migration is defined as the number of in-migrant households less the number of out-migrant households and is determined by comparing the addresses of in-migrant and out-migrant federal tax returns for a particular year.³⁰²

The table below shows selected demographic information for the Pensacola assessment area.

³⁰² Internal Revenue Service, Statistics of Income – Migration Data. Access through PolicyMap. (accessed July 29, 2012); available from www.policymap.com.

Pensacola, Florida

Combined Demographics Report

Assessment Area: FL Pensacola

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3.9	2,072	1.9	826	39.9	21,936	20.3
Moderate-income	22	28.6	18,927	17.5	3,840	20.3	19,215	17.8
Middle-income	37	48.1	61,266	56.7	5,844	9.5	23,815	22.0
Upper-income	15	19.5	25,840	23.9	1,152	4.5	43,139	39.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	77	100.0	108,105	100.0	11,662	10.8	108,105	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	3,814	1,452	1.3	38.1	1,897	49.7	465	12.2
Moderate-income	33,671	17,778	16.2	52.8	11,714	34.8	4,179	12.4
Middle-income	97,942	62,493	56.9	63.8	24,604	25.1	10,845	11.1
Upper-income	38,339	28,165	25.6	73.5	6,739	17.6	3,435	9.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	173,766	109,888	100.0	63.2	44,954	25.9	18,924	10.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	693	3.0	584	2.7	74	6.8	35	4.4
Moderate-income	4,861	20.7	4,278	19.8	357	32.6	226	28.5
Middle-income	12,043	51.3	11,212	51.9	449	41.0	382	48.1
Upper-income	5,890	25.1	5,524	25.6	215	19.6	151	19.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	23,487	100.0	21,598	100.0	1,095	100.0	794	100.0
Percentage of Total Businesses:			92.0		4.7		3.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	36	12.0	34	11.6	2	50.0	0	0.0
Middle-income	218	72.9	216	73.7	0	0.0	2	100.0
Upper-income	45	15.1	43	14.7	2	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	299	100.0	293	100.0	4	100.0	2	100.0
Percentage of Total Farms:			98.0		1.3		.7	

Based on 2010 D&B information according to 2000 Census Boundaries.

Pensacola, Florida

Income Characteristics

The percentage of assessment area residents receiving food stamps increased from 2000 to 2009 but at a rate less than the state of Florida: 135% inside the assessment area versus 181% statewide.³⁰³ Furthermore, poverty rates inside the assessment area remained relatively flat during the same time period whereas the state saw a slight increase.

Free and reduced price lunch program participation can also be used to understand the income characteristics of a community. There are two school districts in the assessment, one per county. In the Escambia County School District, nearly 60% of students received free or reduced price lunch benefits compared to 37% of students in the Santa Rosa County School District, in 2010. These numbers represent relatively slight increases from 2000.

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following chart sets forth the estimated median family income for the years 2010 through 2011 for the Pensacola MSA. It also provides a range of the estimated annual family income for each income category (low, moderate, middle and upper) and shows that the estimated median family income rose \$900, or 1.6%, from 2010 to 2011.

**Borrower Income Levels
Pensacola-Ferry Pass-Brent, FL MSA**

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$57,500	0	- \$28,749	\$28,750	- \$45,999	\$46,000	- \$68,999	\$69,000	- & above
2011	\$58,400	0	- \$29,199	\$29,200	- \$46,719	\$46,720	- \$70,079	\$70,080	- & above

Housing Characteristics

Housing affordability inside the assessment is mixed relative to the state and other Florida housing markets. In 2010, the median price of a single-family home in Escambia County was less than the statewide median sales price of \$159,000, but in Santa Rosa County it was higher by almost \$20,000. Conversely, condo prices in both counties remain well above the state 2010 median value of \$105,000. Escambia County's median condo sales price in 2010 was \$250,000 compared Santa Rosa County's median condo sales price of \$255,000. Both of these figures continued to rise in 2011.³⁰⁴

Census data also show that there were 173,766 housing units in the assessment area in 2000, of which 63.2% were owner-occupied, 25.9% were rental units, and 10.9% were vacant. While a majority of units were owner-occupied, a higher percentage of housing units in low- and moderate-income tracts were rental units, indicating reduced opportunities for mortgage origination in these geographies. The median age of housing stock across the assessment area was 23 years, but this figure increased to 43 years and 39 years in low- and moderate-income tracts, respectively. Additionally, housing permit activity declined from its peak years. Single-family permits declined by 74% from 2004 and 2009, while multi-family residential permits experienced a decline of almost 94% from 2003 to 2009, but both categories saw an increase in activity during 2010.³⁰⁵

³⁰³ US Census Bureau, Quick Facts. Accessed through PolicyMap (access on July 29, 2012); available from www.policymap.com.

³⁰⁴ Florida Housing Data Clearinghouse. (accessed November 6, 2012); available at <http://flhousingdata.shimberg.ufl.edu/a/profiles?action=results&nid=4800&image.x=23&image.y=6>.

³⁰⁵ US Census Bureau. Accessed through Policy Map. (accessed on September 5, 2012); available from www.policymap.com.

Pensacola, Florida

Mortgage delinquencies and reduced loan demand have also had an impact on the local housing market. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, rose from 6.3% in January 2010 to 11.8% in December 2011.³⁰⁶ Furthermore, HMDA data for the assessment area shows that demand for home purchase loans of owner-occupied, one- to four-family dwellings continues to be weak, declining from a high of 7,631 loans in 2005 to 3,288 in 2010, a reduction of nearly 57%. Refinance activity saw a smaller decline.³⁰⁷

Employment and Economic Conditions

As of 2010, total employment in the Pensacola assessment area was approximately 218,690; employment was concentrated in the following industries: government and government enterprises, health care and social assistance, and retail trade. The military is an important component of the local economy and has provided economic stability in recent years. One of the area's largest employers is Naval Air Station Pensacola with more than 22,000 active duty and military personnel. The US Navy reports that the Department of Defense is the largest economic engine in the Pensacola area, providing more than \$5.1 billion annually in salary and wages.³⁰⁸ According to the Consolidated Federal Funds Report, the Pensacola MSA received over \$521.9 million in Department of Defense procurement contracts in 2009. In addition to the military, some of the area's top employers include local health care facilities, University of West Florida, Naval Federal Credit Union, Gulf Power Company, and local and state government.³⁰⁹

Tourism is also a driver of the local economy. The Pensacola Bay Area Chamber of Commerce claims that more than 3.5 million visitors come to the area each year, estimating an overall impact of \$1.2 billion and 18,000 jobs for the local economy.³¹⁰ However, tourism in the area has faced steep challenges due to the nationwide recession and hurricanes. Nonetheless, Pensacola was on track for its best tourism year ever as of April 2010 with a 17% increase from a year earlier; however, yet another obstacle – the oil spill of 2010 – derailed tourism to the area, resulting in a sharp decline of travelers to Pensacola.³¹¹

The Pensacola assessment area is also home to three Enterprise Zones. An Enterprise Zone is a specific geographic area targeted for economic revitalizing. Enterprise Zones encourage economic growth and investment in distressed areas by offering tax advantages and incentives to businesses locating within the zone boundaries. Some of the targeted industries in Florida Enterprise Zones include but are not limited to financial services, life sciences, manufacturing and information technology.³¹²

The Institute for Economic Competitiveness at the University of Central Florida (UCF) periodically produces economic forecasts for the state of Florida and regional markets. In its most recent publication, the report suggests that the Florida economy will begin to grow in earnest in 2013. While future growth will be driven by growth of the labor force, much of the reduction in unemployment in recent years was due to labor force contraction. Underemployment is also an indicator of economic well-being. The state of Florida's underemployment rate was 17% for the third quarter of 2011 through the second quarter of 2012. As the economy grows, this number should decrease along with the unemployment rate. The sectors of the job market

³⁰⁶ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

³⁰⁷ FFIEC. Home Mortgage Disclosure Act. (accessed on September 5, 2012); available from <http://www.ffiec.gov/hmda/>.

³⁰⁸ US Navy. 2010 AICUZ Study. (access November 8, 2012); available from http://agenda.myscambia.com/docs/2011/COW/20110512_272/831_2010%20AICUZ.pdf.

³⁰⁹ Pensacola News Journal. (accessed November 8, 2012); available from <http://www.pnj.com/apps/pbcs.dll/article?AID=99999999/NEWCOMERS/906260317>.

³¹⁰ Pensacola Bay Area Chamber of Commerce. "Tourism." (accessed October 20, 2011); available from <http://pensacolachamber.com/Tourism/>.

³¹¹ Crane, Charlotte. Florida Trend. "Fueling a Downturn in Northwest Florida." July 1, 2010. (accessed October 20, 2011); available from http://uwf.edu/OEDE/news/floridatrend_Fueling_A_Downturn_in_NW_FL_07012010.pdf.

³¹² Florida Enterprise Zones. (accessed November 7, 2012); available from http://floridaenterprisezones.com/PageView.asp?PageType=R&edit_id=1

Pensacola, Florida

expected to experience the strongest average growth over the next three years are construction; professional and business services; trade, transportation and utilities; education and health services; and information. Additionally, the statewide population is expected to grow. By 2015, the annual growth rate should hit 1.7%, which would be the fastest growth rate since 2006. Job growth and baby boomer retirement will likely boost net migration to the state.³¹³

For the Pensacola economy in particular, the area is expected to show low levels of growth moving forward. The UCF economic forecast report indicates that personal income is expected to grow at an annual rate of 3.7% while average annual wage growth will be 2.3%. The Pensacola area is projected to experience a marginal growth rate of 0.6%, the lowest growth rate of any metro area studied in Florida. Employment is expected to grow by 0.6% annually, with the fastest growing sector being construction and mining followed by the professional and business sector. The state and local government and federal government sectors are all forecast to have negative growth rates in the coming years. Additionally, the area is expected to benefit from the recently passed federal RESTORE Act, which mandates that 80% of fines levied against BP go to Gulf communities most affected by the 2010 Deepwater Horizon oil spill. Both counties in the assessment area are in line to receive millions of dollars as a result.³¹⁴

The Greater Pensacola Chamber of Commerce has also developed an economic development strategy titled Vision 2015. This strategic plan is designed to aggressively recruit new business, help existing businesses expand, and leverage the strong partnerships with the military to stimulate economic growth, with a goal of creating 3,000 new jobs. The program is focused on increased involvement from private sector entities and individuals in economic development activities and will ultimately involve a \$6.5 million investment in the community through local donors and business sponsors. The plan has five areas of focus: new business attraction/recruitment; existing business retention, expansion and workforce development; armed services/military innovation; entrepreneurship; and community/project development. Under the heading of new business attraction/recruitment, there is a specific focus on creating 1,000 jobs in designated low- to moderate-income geographies throughout the Pensacola region, such as CRA districts, Enterprise Zones and HUBZones.³¹⁵

Unemployment remains a challenge for the local economy. While the unemployment rate for the assessment area rose significantly during the second half of the last decade, it remains below the state. The following table illustrates the unemployment rates for the assessment area and the State of Florida.

Unemployment Rates

Assessment Area: FL Pensacola

Area	Years - Annualized	
	2010	2011
Pensacola MSA	10	9.8
Florida	11.3	10.5

Not Seasonally Adjusted

³¹³ University of Central Florida, Institute for Economic Competitiveness. 2012. (accessed on November 13, 2012); available from <http://iec.ucf.edu/file.axd?file=2012%2f10%2fflforecast-oct-2012-s.pdf>.

³¹⁴ University of Central Florida, Institute for Economic Competitiveness. 2012. (accessed November 13, 2012); available from <http://iec.ucf.edu/file.axd?file=2012%2f10%2fflforecast-oct-2012-s.pdf>.

³¹⁵ Greater Pensacola Chamber of Commerce. Vision 2015. (accessed on November 8, 2012); available from <http://pensacolachamber.com/wp-content/uploads/2012/05/Strategic-Plan.pdf>.

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The national average unemployment rates for 2010 and 2011 were 9.6% and 8.9%, respectively. Unemployment rates for the assessment area were lower than the state but higher than the nation. Combined with other factors, the economy appears to be in recovery mode but facing headwinds that could increase the time needed to fully stabilize.

Community Contacts and Community Development Opportunities

One community contact specializing in community building and investment was interviewed in the Pensacola assessment area. The contact stated that the local economy is in bad shape due to the financial crisis, BP oil spill and impact from recent hurricanes. The contact also noted that due to recent reductions in local government resources, the greatest community need is nutrition assistance for low-income families. Financial institutions operating in the area tend to be actively involved in community development activities through employee service and grant provision. Regions Bank was noted as being particularly active.

Bank On is a national initiative with local programs focused on connecting unbanked and under-banked individuals with traditional banking products and services in order to reduce costs and increase financial stability. The organization estimates that 5.5% of households in the MSA are unbanked compared to 7% for the state of Florida. Additionally, 19.5% of households in the assessment area are listed as under-banked, meaning they have a bank account but continue to rely on alternative financial services, like check-cashing services, payday loans, rent-to-own agreements or pawn shops. This compares to 16.8% of under-banked households statewide.³¹⁶

The state of Florida received a significant allocation of funds under the federal government's Neighborhood Stabilization Program (NSP). The funds are available to help stabilize communities hard hit by the foreclosure crisis. Escambia County received \$4.57 million under the NSP1 allocation process and \$4.7 million under NSP3. NSP1 funds were targeted to geographies with the greatest need in keeping with the priorities established in the National Housing and Economic Recovery Act of 2008. NSP3 funds were acquired to continue and enhance activities targeting foreclosed, abandoned, blighted and vacant homes and properties which were initiated with the county's NSP1 Grant.³¹⁷

There are 16 certified community development financial institutions (CDFIs) located in the state of Florida, comprised of credit unions and loan funds, but none are located inside the assessment area. CDFIs such as the Florida Community Loan Fund have a statewide footprint that can impact the assessment area. Community development opportunity also includes participation in the Low Income Housing Tax Credit (LIHTC) Program, which provided an estimated \$41.6 million in tax credits to the state of Florida in 2012 for the provision of affordable housing.³¹⁸ The state of Florida does not offer a separate LIHTC program for affordable housing development.

³¹⁶ BankOn. 2011. (accessed on November 7, 2012); available from <http://webtools.joinbankon.org/community/profile?state=FL&place=St.percent20Petersburg>.

³¹⁷ U.S. Department of Housing and Development. "Neighborhood Stabilization Program, NSP Grantees" (accessed on August 29, 2012); available from: <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>.

³¹⁸ Novogradac and Company LLP. "Affordable Housing Resource Center" (accessed on August 29, 2012); available from http://www.novoco.com/low_income_housing/lihtc/federal_lihtc.php.

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance is adequate. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes a low level of community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 1,972 (63.1%) small business loans compared to 1,153 (36.9%) HMDA loans in the Pensacola assessment area. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating in the assessment area. The Pensacola assessment area contains 1.6% of the bank's small business and HMDA lending by number of loans and 1.3% by dollar volume, totaling \$286.5 million. In comparison, 1.1% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

The geographic distribution of small business and HMDA lending is good. For this analysis, the geographic distribution of small business and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues, such as the unemployment and poverty rates, the level of owner-occupied units, and the number of small businesses in low- and moderate-income census tracts, were considered when assessing the bank's performance; in addition, the performance of the aggregate lenders was considered.

During the review period, Regions Bank originated no home refinance or home improvement loans in low-income tracts. Aggregate lenders also had a very minimal level of home refinance and home improvement loans compared to the percentage of owner-occupied units, which was only 1.3%. This suggests limited opportunities for these types of loans in low-income tracts and, therefore, minimal weight was given to this performance area.

Small Business Loans

Regions Bank's small business lending in low-income census tracts is good. During the review period, Regions Bank originated 3.3% of its small business loans in low-income tracts, which contain 2.7% of the small businesses in the assessment area. The bank performed comparably to the aggregate in both 2010 and 2011.

Regions Bank's small business lending in moderate-income tracts is also good. During the review period, Regions Bank originated 19.6% of its small business loans in moderate-income census tracts, which contain 19.8% of the small businesses in the assessment area. The bank's performance was below the aggregate in both 2010 and 2011.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts, while lending in upper-income tracts was greater than the percentage of small businesses.

Home Purchase Loans

Home purchase lending in low-income tracts is good. During the review period, Regions Bank originated 1.1% of its home purchase loans in low-income tracts, which contain 1.3% of the owner-occupied units in the

Pensacola, Florida

assessment area. Aggregate lenders also had low levels of home purchase loans compared to the percentage of owner-occupied units in these tracts. Additionally, Regions Bank's performance was above the aggregate in both 2010 and 2011.

Home purchase lending in moderate-income tracts is also good. During the review period, Regions Bank originated 11.9% of its home purchase loans in moderate-income tracts, which contain 16.2% of the owner-occupied units in the assessment area. Additionally, Regions Bank's performance exceeded the aggregate in both 2010 and 2011.

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Refinance Loans

Regions Bank's home refinance lending in moderate-income census tracts is good. During the review period, the bank originated 8.5% of its home refinance loans in moderate-income tracts, which contain 16.2% of the owner-occupied units; however, Regions Bank's performance exceeded the aggregate in both 2010 and 2011.

The bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Regions Bank's home improvement lending in moderate-income tracts is excellent. The bank originated 19.7% of its home improvement loans in moderate-income tracts, which contain 16.2% of the owner-occupied units in the assessment area. Additionally, Regions Bank's performance exceeded the aggregate in both 2010 and 2011.

The bank's home improvement lending in middle- and upper-income tracts was slightly less than the percentage of owner-occupied units in these tracts.

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

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses exceeded the aggregate in 2010 and was less than aggregate in 2011. The bank originated 30.4% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 92.0%. However, of the 1,972 small business loans originated during the review period, 1,114 loans (56.5%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 69.9%, which is still less than the percentage of businesses in the Pensacola assessment area that are considered small businesses at 92.0%. However, 90.6% of the 1,972 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in 2010 and greater than aggregate in 2011.

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Home Purchase Loans

Home purchase lending to low-income borrowers is excellent. At 19.1%, the bank's percentage of home purchase lending to low-income borrowers was comparable to the percentage of low-income families in the assessment area at 20.3%. Additionally, the bank's lending to low-income borrowers greatly exceeded the aggregate in both 2010 and 2011.

Home purchase lending to moderate-income borrowers is excellent. At 26.0%, the bank's percentage of home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 17.8%. The bank's lending to moderate-income borrowers also exceeded the aggregate in both 2010 and 2011.

The bank's home purchase lending to middle- and upper-income borrowers was less than the percentage of middle- and upper-income families in the assessment area.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is good. The bank made 8.8% of its refinance loans to low-income borrowers. Low-income families make up 20.3% of total families in the assessment area. The aggregate also had low levels of refinance loans to low-income borrowers; however the bank's lending to low-income borrowers was greater than the aggregate in both 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is excellent. The bank's percentage of home refinance lending to moderate-income borrowers at 17.5% was comparable to the percentage of moderate-income families in the assessment area at 17.8%. Also, the bank's lending to moderate-income borrowers exceeded the aggregate performance in both 2010 and 2011.

The bank's refinance lending to middle-income borrowers was comparable to the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. Regions Bank's percentage of loans at 11.3% was below the percentage of low-income families in the assessment area at 20.3%. The bank's volume of lending was low; however, the bank's performance was better than the aggregate in both 2010 and 2011.

The bank's home improvement lending to moderate-income borrowers is excellent. The bank's percentage of home improvement lending to moderate-income borrowers at 25.4% exceeded the percentage of moderate-income families in the assessment area at 17.8%. Additionally, the bank's lending to moderate-income borrowers exceeded the aggregate performance in both 2010 and 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Community Development Lending

Regions Bank makes a low level of community development loans in the Pensacola assessment area. The bank originated four community development loans totaling \$1.7 million during the review period, comprised of SBA 504 Certified Development Company program loans to local companies. All loans promoted economic development by financing small businesses, an activity that is responsive to local community development

Pensacola, Florida

needs. Other community development needs include affordable housing targeted to low- and moderate-income individuals, community revitalization/stabilization, and job creation. The bank's community development loan portfolio exhibits relatively poor responsiveness to the needs of low-income individuals and geographies inside the assessment area. Furthermore, the number and the dollar amount of community development loans are poor given the bank's presence in the market.

Investment Test

The bank's performance in the Pensacola assessment area under the investment test is good. The bank had 11 investments totaling \$8.2 million, including two current period investments totaling \$4.8 million. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Direct investments in the assessment area provided support for affordable housing through GNMA and FNMA investment instruments and several community development program investments. Regional investments primarily funded small businesses and startup companies through SBICs and community revitalization. Local community development needs include but are not limited to neighborhood revitalization and stabilization activities, affordable housing for low- and moderate-income individuals, household financial stability and financial education, small business financing, and job creation. The dollar volume of Regions Bank's current and total investments is good given the bank's presence in the assessment area.

The bank also made 10 contributions totaling \$33,245. In addition, the bank made several contributions to statewide and national organizations that may indirectly benefit the assessment area. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities and to organizations that promote economic development. Regions Bank's investment portfolio and contributions are responsive to several of the identified community development needs.

Service Test

The bank's service test performance in the Pensacola assessment area is good. Its retail and community development services reflect good responsiveness to the needs of the Pensacola assessment area.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 18 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank opened one branch (located in a moderate-income tract) and closed four branches (two in moderate-income tracts, one in a middle-income tract, and one in an upper-income tract) in the Pensacola assessment area. The bank's record of opening or closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank has weekend hours in all of its geographies, including low- and moderate-income tracts; the level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

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Geographic Distribution of Branches

Assessment Area: FL Pensacola

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	1	5.6%	0	0	1	0	1	3	3.9%	2.2%	3.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	3	16.7%	1	2	3	0	2	22	28.6%	19.1%	20.7%
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	Total	11	61.1%	0	1	11	0	5	37	48.1%	56.2%	51.3%
	DTO	0		0	0	0						
	LS	0		0	0							
Upper	Total	3	16.7%	0	1	3	0	2	15	19.5%	22.5%	25.1%
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Total	Total	18	100.0%	1	4	18	0	10	77	100.0%	100.0%	100.0%
	DTO	0		0	0	0						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a relatively high level of community development services in the assessment area. During the review period, Regions Bank employees provided 837 service hours in various capacities for community development organizations by participating in 81 community development services. The majority of the community development services focused on activities that promote small businesses and education that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered by teaching financial education classes to middle and high school students. The majority of these schools have a high number of students on free or reduced price lunch programs. Furthermore, the majority of these schools are located in low- and moderate-income geographies.

Tampa, Florida

METROPOLITAN AREA (Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TAMPA, FLORIDA ASSESSMENT AREA

The assessment area includes Hillsborough, Pinellas, Pasco and Hernando counties. These four counties make up the Tampa-St. Petersburg-Clearwater, Florida MSA (Tampa MSA). Within the assessment area there are 16 low-, 141 moderate-, 248 middle- and 142 upper-income tracts. As of December 31, 2011, Regions Bank operated 78 branch offices in the Tampa assessment area representing 20.8% of its branches in Florida. As of June 30, 2011, the bank had approximately \$4.4 billion in deposits in the Tampa assessment area, representing 22.8% of Regions Bank's total deposits in Florida.

The Tampa MSA is a competitive banking market dominated by several large institutions, and Regions Bank is an active player. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 74 financial institutions operating 788 branch locations with a total of \$57.6 billion in deposits. Regions Bank ranked 5th with a deposit market share of 7.6% (\$4.4 billion). Bank of America had the largest deposit market share at 17.2%, followed by Wells Fargo Bank with 16.2%, SunTrust Bank with 13.6%, and Raymond James Bank with 12.1%.

Regions Bank is a CRA and HMDA lending leader in the assessment area. In 2010, the Regions ranked 2nd out of 132 CRA reporters by originating 9.6% of all CRA loans. In 2011, the bank was also 2nd out of 126 CRA reporters and increased its CRA lending performance to 11.9% of all CRA loans. From 2010 to 2011, the bank's CRA loans increased from 3,516 to 5,456 loans. For HMDA lending, Regions Bank ranked 6th in 2010 with 2.3% of all HMDA loans, and 9th in 2011 with 1.7%. Loan production decreased from 1,472 units in 2010 to 1,077 units in 2011. Wells Fargo Bank, Bank of America, and JPMorgan Chase were consistently the top HMDA lenders in the assessment area.

Demographic Characteristics

Population growth from 2000 to 2010 was robust in all counties across the assessment area with the exception of Pinellas County. Hillsborough, Pasco and Hernando counties all experienced population growth rates higher than the state's growth rate of 17.6% during this time period. Pinellas County, on the other hand, saw a small decrease in its population. As of 2010, the assessment area's total population was 2.8 million, representing 14.8% of the state's total population. Hillsborough County, home to the City of Tampa, is the most densely populated county in the assessment area with nearly 1.2 million residents, representing more than 44% of the assessment area's total population.

The table below shows selected demographic information for the Tampa assessment area.

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Combined Demographics Report

Assessment Area: FL Tampa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	16	2.9	11,794	1.8	4,315	36.6	120,832	18.8
Moderate-income	141	25.8	147,007	22.9	20,001	13.6	122,519	19.1
Middle-income	248	45.3	298,002	46.5	20,388	6.8	141,129	22.0
Upper-income	142	26.0	184,566	28.8	5,539	3.0	256,889	40.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	547	100.0	641,369	100.0	50,243	7.8	641,369	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	24,803	5,473	0.8	22.1	15,962	64.4	3,368	13.6
Moderate-income	283,652	156,764	21.9	55.3	86,934	30.6	39,954	14.1
Middle-income	541,338	344,900	48.3	63.7	134,427	24.8	62,011	11.5
Upper-income	294,186	207,257	29.0	70.5	57,599	19.6	29,330	10.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	1,143,979	714,394	100.0	62.4	294,922	25.8	134,663	11.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2,428	1.7	2,036	1.6	213	2.8	179	2.9
Moderate-income	33,986	24.1	29,852	23.5	2,300	30.5	1,834	29.9
Middle-income	61,561	43.7	55,687	43.8	3,269	43.4	2,605	42.5
Upper-income	42,947	30.5	39,691	31.2	1,750	23.2	1,506	24.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	140,922	100.0	127,266	100.0	7,532	100.0	6,124	100.0
Percentage of Total Businesses:			90.3		5.3		4.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.1	1	0.1	0	0.0	0	0.0
Moderate-income	253	21.9	232	21.4	15	29.4	6	26.1
Middle-income	623	53.9	587	54.3	24	47.1	12	52.2
Upper-income	279	24.1	262	24.2	12	23.5	5	21.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,156	100.0	1,082	100.0	51	100.0	23	100.0
Percentage of Total Farms:			93.6		4.4		2.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

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Income Characteristics

Food stamp usage increased across the assessment at a rate greater than the state. From 2000 to 2009, the number of food stamp recipients statewide increased 180% compared to a 216% increase inside the assessment area. Hernando County saw the largest percentage increase of food stamp recipients at 330%. Densely populated Hillsborough County saw its number of food stamp recipients increase by 213% to 184,261 people. Additionally, poverty rates inside the assessment area saw minor increases from 2000 to 2009. All counties in the assessment had a poverty rate lower than the statewide rate of 13.2%, with the exception of Hillsborough County.

Participation in the free and reduced price lunch program also increased. There were a total of four school districts in the assessment area in 2010, three of which had more than 50% of students participating in the free and reduced price lunch program. The Hernando County School District had the highest percentage of students receiving benefits at 55%; 48% of students in Pinellas County participated in the program. All four school districts had fewer than 50% of students participating in 2000.

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following chart sets forth the estimated median family income for years 2010 and 2011 for the Tampa MSA. It also provides a range of the estimated annual family income for each income category (low, moderate, middle, and upper) and shows that the estimated median family income for the assessment area decreased by \$3,700, or 6.2%, between 2010 and 2011.

Borrower Income Levels
Tampa-St. Petersburg-Clearwater, FL MSA

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$59,400	0	- \$29,699	\$29,700	- \$47,519	\$47,520	- \$71,279	\$71,280	- & above
2011	\$55,700	0	- \$27,849	\$27,850	- \$44,559	\$44,560	- \$66,839	\$66,840	- & above

Housing Characteristics

The housing crisis had a significant impact on the Tampa assessment area, but housing remained more affordable inside the assessment than statewide. The estimated median home value of an owner-occupied single-family home statewide between 2005 and 2009 was \$211,300. All four counties in the assessment area had lower values in this category. Pasco and Hernando counties were the lowest at \$161,000, while Hillsborough County's median value was \$200,600, and Pinellas County's was \$188,500. When comparing these numbers to median values in 2000, Pasco County saw the greatest increase with 137%. All other counties experienced increases less than the state rate of 127%.³¹⁹

The impact of the housing crisis on this assessment area and other geographies throughout Florida cannot be understated. For example, in the population center of Hillsborough County, single-family median home prices peaked in 2006 at \$237,000, and then proceeded to rapidly decline, reaching \$132,500 in 2011, a 44% drop. Median condo prices were hit even harder, dropping 71% from their peak price of \$179,900 in 2007 to \$52,000 in 2011.

³¹⁹ US Census Bureau. Accessed through PolicyMap. (accessed on November 7, 2012); available from www.policymap.com.

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Census data also shows that there were 1,143,979 housing units in the assessment area in 2000, of which 62.4% were owner-occupied, 25.8% were rental units, and 11.8% were vacant. While a majority of units were owner-occupied, a higher percentage of housing units in low- and moderate-income tracts were rental units, indicating reduced opportunities for mortgage origination in these geographies. The median age of housing stock across the assessment area was 24 years, but this figure increased to 32 years in low-income tracts. Housing permit activity declined, with single-family permits reduced by 84% from 2005 to 2010, although permit activity increased 2.6% in 2011. Multi-family residential building permits declined 64% during the same time period and continued to decline into 2011.³²⁰

Mortgage delinquencies and reduced loan demand have also had an impact on the local housing market. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, rose from 10.3% in January 2010 to 17.6% in December 2011.³²¹ Furthermore, HMDA data for the assessment area shows that demand for home purchase loans of owner-occupied, one- to four-family dwellings continues to be weak across the assessment area, declining from a high of 67,604 loans in 2005 to 18,751 in 2010, a reduction of more than 72%. Refinance activity exhibited a similar trend, likely due to loss of equity experienced by homeowners as a result of the housing crisis in Florida.³²²

Employment and Economic Conditions

Tampa is the largest open water estuary in Florida, encompassing nearly 400 square miles and bordering three counties: Hillsborough, Manatee, and Pinellas. The city of Tampa is Florida's third most populous city, and Hillsborough County is Florida's fourth most populous county. Tampa is known as a tourist destination due to its white sandy beaches. The largest employers located in the Tampa MSA include BayCare Health Care System, TECO Energy Inc., and MacDill Air Force Base. The city is also home to several institutions of higher learning, including the University of South Florida and the University of Tampa (USF), multiple professional sports teams and the theme park Busch Gardens.

Hillsborough County is home to two Enterprise Zones; Pinellas County has one. An Enterprise Zone is a specific geographic area targeted for economic revitalization. Enterprise Zones encourage economic growth and investment in distressed areas by offering tax advantages and incentives to businesses locating within the zone boundaries. Some of the targeted industries in Florida Enterprise Zones include but are not limited to financial services, life sciences, manufacturing, and information technology.³²³

The Institute for Economic Competitiveness at the University of Central Florida (UCF) periodically produces economic forecasts for the state of Florida and regional markets. In its most recent publication, the report suggests that the Florida economy will begin to grow in earnest in 2013. While future growth will be driven by growth of the labor force, much of the reduction in unemployment in recent years was due to labor force contraction. Underemployment is also an indicator of economic well-being. The state of Florida's underemployment rate was 17% for the third quarter of 2011 through the second quarter of 2012. As the economy grows, this number should decrease along with the unemployment rate. The sectors of the job market expected to experience the strongest average growth over the next three years are construction; professional and business services; trade, transportation and utilities; education and health services and information. Additionally, the statewide population is expected to grow. By 2015, the annual growth rate should hit 1.7%,

³²⁰ Texas A&M Real Estate Center. (accessed on November 7, 2012); available from <http://recenter.tamu.edu/data/bp/>.

³²¹ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

³²² FFIEC. Home Mortgage Disclosure Act. (accessed on September 5, 2012); available from <http://www.ffiec.gov/hmda/>.

³²³ Florida Enterprise Zones. (accessed November 7, 2012); available from http://floridaenterprisezones.com/PageView.asp?PageType=R&edit_id=1

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which would be the fastest growth rate since 2006. Job growth and baby boomer retirement will likely boost net migration to the state.³²⁴

For the Tampa economy in particular, the area is expected to show moderate growth moving forward. The UCF economic forecast report indicates that personal income is expected to grow at an average annual rate of 4.6% while average annual wage growth will be 2.5%. The Tampa area is projected to experience a marginal growth rate of 1.5%. Employment is expected to grow by 1.5% annually, with the fastest growing sector being the professional and business sector, followed by construction and mining. The other services and federal government sectors are forecast to have negative growth rates in the coming years. Other notable aspects for the regional economy include the Center for Advanced Medical Learning and Simulation, an extension of USF that recently opened in St. Petersburg as a training facility for robotic training. This development is expected to be a boon for the local economy as the Center will attract doctors from around the country for multi-day training programs. Additionally, St. Petersburg is home to Crystal Clear Technologies, one of the fastest-growing private companies in the nation as a provider of IT and cyber-security services to the US military.³²⁵

In 2010, total employment in the Tampa assessment area was approximately 1.4 million jobs.³²⁶ Industries with the largest number of employees included health care and social assistance, retail trade, government and government enterprises, and administrative and waste management services. Unemployment continues to present challenges for the local economy. The Tampa market's unemployment rate increased from 4.2% in 2007 to 10.9% in 2011. The following table illustrates the unemployment rates for the assessment area and the State of Florida.

Unemployment Rates

Assessment Area: FL Tampa

Area	Years - Annualized	
	2010	2011
Tampa MSA	11.8	10.9
Florida	11.3	10.5

Not Seasonally Adjusted

While the Tampa area economy continues to be challenged with unemployment and housing-related issues like many other Florida markets, it has begun to stabilize since hitting recession lows.

Community Contacts and Community Development Opportunities

Two community contacts were interviewed in the Tampa assessment area, one specializing in neighborhood revitalization and community development and another with expertise in health and human services. The community development specialist discussed the impact of foreclosures on community members and the increased need for foreclosure counseling for many lower-income homeowners. Additionally, this individual noted that unemployment and underemployment continue to drag on the economy. Regarding financial

³²⁴ University of Central Florida, Institute for Economic Competitiveness. 2012. (accessed on November 13, 2012); available from <http://iec.ucf.edu/file.axd?file=2012%2f10%2fflforecast-oct-2012-s.pdf>.

³²⁵ University of Central Florida, Institute for Economic Competitiveness. 2012. (accessed on November 13, 2012); available from <http://iec.ucf.edu/file.axd?file=2012%2f10%2fflforecast-oct-2012-s.pdf>.

³²⁶ REIS

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institution involvement in local community and economic development initiatives, the contact added that most banks have scaled bank community development lending and are focused on providing employee services. The health and human services contact described the local economy as depressed, reiterating many of the same points as the previous contact regarding the impact of foreclosures and unemployment. This contact added that many people are leaving Florida due to the bleak economic picture. Additionally, the Bank On initiative was discussed as a means for financial institutions to be responsive to local community development needs, but the contact expressed concern over the lack of a physical presence that banks have in local low- and moderate-income communities.

Bank On is a national initiative with local programs focused on connecting unbanked and under-banked individuals with traditional banking products and services in order to reduce costs and increase financial stability. Bank On St. Pete helps local residents without a checking or savings account learn to manage their money and save for the future. Several financial institutions with a presence in the local market participate in the program.³²⁷ The organization estimates that 6.8% of households in St. Petersburg are unbanked and 4.7% of households in the Tampa MSA are unbanked. Additionally, 19% of households in the assessment area are listed as under-banked, meaning they have a bank account but continue to rely on alternative financial services, like check-cashing services, payday loans, rent-to-own agreements or pawn shops.³²⁸

The Florida Prosperity Partnership also has a presence in Tampa in order to increase the financial capacity and stability of residents. The organization defines its purpose as convening individuals and organizations with the desire to leverage their talent, resources, and passion to improve the prosperity of Florida's families. This is accomplished in part by partnering with financial institutions to promote the benefits of mainstream banking and rolling out the "Bank On" program throughout Florida.

The state of Florida received a significant allocation of funds under the federal government's Neighborhood Stabilization Program (NSP). The funds are available to help stabilize communities hard hit by the foreclosure crisis. The City of Tampa received \$13.6 million under the NSP1 allocation process and \$4.7 million under NSP3. NSP1 funds were acquired to purchase and rehabilitate residential properties in targeted neighborhoods with high incidences of foreclosure, resulting in affordable rental and home purchase units for income-qualified individuals. The NSP3 funds are being used for targeted rehabilitation of multi-family rental unit foreclosures.³²⁹ Other government entities in the assessment area received NSP funding as well.

There are 16 certified community development financial institutions (CDFIs) located in the state of Florida, comprised of credit unions and loan funds. Three CDFIs are located in Tampa, all of which administer loan funds. Community development opportunity also includes participation in the Low Income Housing Tax Credit (LIHTC) Program, which provided an estimated \$41.6 million in tax credits to the state of Florida in 2012 for the provision of affordable housing.³³⁰ The state of Florida does not offer a separate LIHTC program for affordable housing development.

³²⁷ BankOn St. Pete. (accessed on November 7, 2012); available from <http://www.bankonstpete.org/>.

³²⁸ BankOn. 2011. (accessed on November 7, 2012); available from [http://webtools.joinbankon.org/community/profile?state=FL&place=St. percent20Petersburg](http://webtools.joinbankon.org/community/profile?state=FL&place=St._percent20Petersburg).

³²⁹ US Department of Housing and Development. "Neighborhood Stabilization Program, NSP Grantees" (accessed on August 29, 2012); available from: <http://hudnshelp.info/index.cfm?do=viewGranteeAreaResults>.

³³⁰ Novogradac and Company LLP. "Affordable Housing Resource Center" (accessed on August 29, 2012); available from http://www.novoco.com/low_income_housing/lihtc/federal_lihtc.php.

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Tampa assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes a relatively high level of community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 8,887 (77.7%) small business loans compared to 2,549 (22.3%) HMDA loans in the Tampa assessment area. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating in the assessment area. The Tampa assessment area contains 5.9% of the bank's small business and HMDA lending by number of loans and 4.6% by dollar volume, totaling \$1.0 billion. In comparison, 4.5% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

The geographic distribution of small business and HMDA loans is adequate. For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues, such as the unemployment and poverty rates, the level of owner-occupied units, and the number of small businesses in low- and moderate-income census tracts, were considered when assessing the bank's performance; the performance of the aggregate lenders was also considered.

Regions Bank originated no home refinance or home improvement loans in low-income tracts in 2010. In 2011, Regions Bank originated only one home refinance loan and one home improvement loan in low-income tracts. Aggregate lenders also had a very minimal level of home refinance and home improvement loans in 2010 and 2011 compared to the percentage of owner-occupied units, which was only 0.8%. This suggests limited opportunities for these types of loans in low-income tracts and, therefore, minimal weight was given to this performance area.

Small Business Loans

Regions Bank's small business lending in low-income tracts is poor. During the review period, Regions Bank originated 0.9% of its small business loans in low-income census tracts, which contain 1.6% of the small businesses in the assessment area. Additionally, the bank's performance was below the aggregate in both 2010 and 2011.

Regions Bank's small business lending in moderate-income tracts is good. During the review period, Regions Bank originated 20.9% of its small business loans in moderate-income census tracts, which contain 23.5% of the small businesses in the assessment area. Additionally, the bank's performance was equal to the aggregate in 2010 and slightly greater than the aggregate in 2011.

The bank's small business lending in both middle- and upper-income tracts was greater than the percentage of small businesses located in these tracts.

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Home Purchase Loans

Home purchase lending in low-income census tracts is good. Regions Bank originated 0.7% of its home purchase loans in low-income tracts, which contain 0.8% of the owner-occupied units. The bank's performance was better than the aggregate in both 2010 and 2011.

Home purchase lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 12.3% of its home purchase loans in moderate-income census tracts, which contain 21.9% of the owner-occupied units in the assessment area. The bank's performance was below the aggregate in both 2010 and 2011.

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Refinance Loans

Regions Bank's home refinance lending in moderate-income tracts is adequate. During the review period, the bank originated 10.3% of its home refinance loans in moderate-income tracts, which contain 21.9% of the owner-occupied units. Regions Bank's performance was slightly less than the aggregate in 2010 and greater than the aggregate in 2011.

The bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Home improvement lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 17.0% of its home improvement loans in moderate-income tracts, which contain 21.9% of the owner-occupied units in the assessment area. Regions Bank's performance was less than the aggregate in 2010 and comparable to the aggregate in 2011.

The bank's home improvement lending in both middle- and upper-income tracts was greater than the percentage of owner-occupied units in these tracts.

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

The distribution of loans based on borrower's income or gross annual revenues is adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. Regions Bank's performance significantly exceeded the aggregate in the percentage of small business loans originated to small businesses in 2010. Subsequently, the bank's performance decreased and was less than the aggregate in 2011. Additionally, the bank originated 35.6% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 90.3%. However, of the 8,887 small business loans originated during the review period, 4,232 loans (47.6%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 68.1%, which is less than the percentage of businesses in the Tampa assessment area that are considered small businesses at 90.3%. However, 90.8% of the 8,887

Tampa, Florida

originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in both 2010 and 2011.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is good. The bank made 9.8% of its home purchase loans to low-income borrowers. Low-income families make up 18.8% of total families in the assessment area. However, the bank exceeded the aggregate performance both in 2010 and 2011.

Home purchase lending to moderate-income borrowers is also good. At 22.0%, the bank's percentage of home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 19.1%. Although the bank's performance was less than the aggregate in 2010, the bank outperformed the aggregate in 2011.

The bank's home purchase lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is good. The bank's percentage of home refinance lending to low-income borrowers at 6.5% was less than the percentage of low-income families in the assessment area at 18.8%. However, the aggregate also had low levels of home refinance loans compared to the percentage of low-income families in the assessment area. Additionally, the bank's lending to low-income borrowers exceeded the aggregate in both 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is adequate. The bank made 13.1% of its refinance loans to moderate-income borrowers. Moderate-income families make up 19.1% of total families in the assessment area. However, the bank's performance exceeded the aggregate in 2010 and was comparable to the aggregate in 2011.

The bank's refinance lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

The bank's home improvement lending to low-income borrowers is good. The bank made 15.8% of its home improvement loans to low-income borrowers. Low-income families make up 18.8% of total families in the assessment area. The bank's lending to low-income borrowers was greater than the aggregate in 2010 and less than the aggregate in 2011. The aggregate lenders also had low levels of home improvement loans to low-income borrowers compared to demographics.

Home improvement lending to moderate-income borrowers is also good. At 21.1%, the bank's percentage of home improvement lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 19.1%. The bank's lending to moderate-income borrowers was slightly less than the aggregate in 2010 and equal to the aggregate in 2011.

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The bank's home improvement lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the Tampa assessment area. The bank originated 32 community development loans totaling \$44.1 million during the review period. The majority of the loans promote economic development by financing small businesses or finance affordable housing for low- and moderate-income individuals. Local community development needs include but are not limited to affordable housing for low- and moderate-income individuals, small business finance, and neighborhood stabilization tied to elevated foreclosure rates. The bank's community development portfolio exhibits good responsiveness to local community credit needs. The number and the dollar amount of loans are good considering the bank's presence in the market

Examples of community development lending include the following:

- Numerous loans that promote economic development by financing small business as part of the SBA's 504 Certified Development Company program;
- Two loans to a local lending consortium engaged in the development of affordable multi-family housing, resulting in 30 housing units restricted to tenants with incomes of 60% or less of the area median income (AMI);
- One loan to purchase and rehab a building for a community health care organization in Pinellas County that provides quality affordable health care to low- and moderate-income individuals; and
- One loan for the construction and rehab of a daycare facility located in a moderate-income census tract.

Investment Test

The bank's performance in the Tampa assessment area under the investment test is excellent. The bank had 16 investments totaling \$50.6 million, including one current period investment of \$38.0 million. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Direct investments in the assessment area provided support for community revitalization through the purchase of a Qualified School Construction Bond and for affordable housing through FNMA and GNMA investment instruments and Low Income Housing Tax Credits (LIHTCs). Regional investments primarily funded small businesses and startup companies through investments in SBICs and community revitalization. Local community development needs include but are not limited to neighborhood revitalization and stabilization activities, affordable housing for low- and moderate-income individuals, household financial stability and financial education, and small business financing. The dollar volume of Regions Bank's current and total investments is excellent given the bank's presence in the assessment area.

The bank also made 33 contributions and one in-kind donation totaling \$87,150. In addition, the bank made several contributions to statewide and national organizations that may indirectly benefit the assessment area. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities.

Regions Bank's investment portfolio and contributions are responsive to several of the identified community development needs. Examples include:

- The purchase of a Qualified School Construction Bond that will fund renovations at public schools in Hillsborough County that serve primarily low- and moderate-income students;

Tampa, Florida

- Contributions to local nonprofit organizations that provide financial counseling, homeownership assistance, and free tax assistance for low- and moderate-income individuals; and
- An in-kind donation of a single-family house to a nonprofit organization to use for providing affordable housing.

Service Test

The bank's service test performance in the Tampa assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the Tampa assessment area.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 78 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank closed five branches (two in moderate-income tracts, two in middle-income tracts, and one in an upper-income tract) in the Tampa assessment area. The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank offers weekend or extended hours at many of its branch offices, including those located in low- or moderate-income tracts. Bank products, services, and standard business hours are consistent throughout the assessment area.

Tampa, Florida

Geographic Distribution of Branches Assessment Area: FL Tampa

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	1	1.3%	0	0	1	1	0	16	2.9%	2.1%	1.7%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	20	25.6%	0	2	18	18	6	141	25.8%	24.1%	24.1%
	DTO	1		0	0	1						
	LS	0		0	0							
Middle	Total	36	46.2%	0	2	36	36	12	248	45.3%	47.5%	43.7%
	DTO	0		0	0	0						
	LS	0		0	0							
Upper	Total	21	26.9%	0	1	21	21	10	142	26.0%	26.3%	30.5%
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Total	Total	78	100.0%	0	5	76	76	28	547	100.0%	100.0%	100.0%
	DTO	1		0	0	1						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides an adequate level of community development services in the assessment area. During the review period, Regions Bank employees provided 1,409 service hours in various capacities for community development organizations by participating in 204 community development services. Many of the community development services focused on education, affordable housing, youth services, and various other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered several hours by teaching financial education classes to elementary and middle school students. The majority of these schools have a high number of students on free or reduced price lunch programs. Furthermore, the majority of these schools are located in low- and moderate-income geographies. In addition, Regions Bank employees served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies or to low- and moderate-income individuals.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE FLORIDA METROPOLITAN ASSESSMENT AREAS

- **Daytona Assessment Area (Volusia County)**
 - As of December 31, 2011, Regions Bank operated nine branches in the assessment area, representing 2.4% of its branches in Florida.
 - As of June 30, 2011, the bank had \$377.0 million in deposits in this assessment area, representing a market share of 4.6% and 2.0% of Regions Bank's total deposits in Florida.
- **Ft. Lauderdale Assessment Area (Broward County)**
 - As of December 31, 2011, Regions Bank operated 19 branches in the assessment area, representing 5.1% of its branches in Florida.
 - As of June 30, 2011, the bank had \$1.0 billion in deposits in this assessment area, representing a market share of 2.7% and 5.3% of Regions Bank's total deposits in Florida.
- **Ft. Myers Assessment Area (Lee County)**
 - As of December 31, 2011, Regions Bank operated 11 branches in the assessment area, representing 2.9% of its branches in Florida.
 - As of June 30, 2011, the bank had \$367.4 million in deposits in this assessment area, representing a market share of 3.2% and 1.9% of Regions Bank's total deposits in Florida.
- **Ft. Walton Assessment Area (Okaloosa County)**
 - As of December 31, 2011, Regions Bank operated seven branches in the assessment area, representing 1.9% of its branches in Florida.
 - As of June 30, 2011, the bank had \$515.3 million in deposits in this assessment area, representing a market share of 14.6% and 2.7% of Regions Bank's total deposits in Florida.
- **Gainesville Assessment Area (Alachua County)**
 - As of December 31, 2011, Regions Bank operated three branches in the assessment area, representing 0.8% of its branches in Florida.
 - As of June 30, 2011, the bank had \$69.8 million in deposits in this assessment area, representing a market share of 2.1% and 0.4% of Regions Bank's total deposits in Florida.
- **Lakeland Assessment Area (Polk County)**
 - As of December 31, 2011, Regions Bank operated six branches in the assessment area, representing 1.6% of its branches in Florida.
 - As of June 30, 2011, the bank had \$159.8 million in deposits in this assessment area, representing a market share of 2.8% and 0.8% of Regions Bank's total deposits in Florida.
- **Miami Assessment Area (Dade County)**
 - As of December 31, 2011, Regions Bank operated 48 branches in the assessment area, representing 12.8% of its branches in Florida.
 - As of June 30, 2011, the bank had \$3.4 billion in deposits in this assessment area, representing a market share of 4.1% and 17.5% of Regions Bank's total deposits in Florida.
- **Naples Assessment Area (Collier County)**
 - As of December 31, 2011, Regions Bank operated 11 branches in the assessment area, representing 2.9% of its branches in Florida.
 - As of June 30, 2011, the bank had \$693.7 million in deposits in this assessment area, representing a market share of 7.0% and 3.6% of Regions Bank's total deposits in Florida.
- **Ocala Assessment Area (Marion County)**

Metropolitan Areas (Limited Review)

- As of December 31, 2011, Regions Bank operated 12 branches in the assessment area, representing 3.2% of its branches in Florida.
- As of June 30, 2012, the bank had \$915.1 million in deposits in this assessment area, representing a market share of 18.6% and 4.8% of Regions Bank's total deposits in Florida.
- **Palm Bay Assessment Area (Brevard County)**
 - As of December 31, 2011, Regions Bank operated 11 branches in the assessment area, representing 2.9% of its branches in Florida.
 - As of June 30, 2011, the bank had \$408.3 million in deposits in this assessment area, representing a market share of 5.4% and 2.1% of Regions Bank's total deposits in Florida.
- **Panama City Assessment Area (Bay County)**
 - As of December 31, 2011, Regions Bank operated ten branches in the assessment area, representing 2.7% of its branches in Florida.
 - As of June 30, 2011, the bank had \$820.8 million in deposits in this assessment area, representing a market share of 32.1% and 4.3% of Regions Bank's total deposits in Florida.
- **Punta Gorda Assessment Area (Charlotte County)**
 - As of December 31, 2011, Regions Bank operated four branches in the assessment area, representing 1.1% of its branches in Florida.
 - As of June 30, 2011, the bank had \$172.8 million in deposits in this assessment area, representing a market share of 5.6% and 0.9% of Regions Bank's total deposits in Florida.
- **Sarasota Assessment Area (Manatee and Sarasota Counties)**
 - As of December 31, 2011, Regions Bank operated 16 branches in the assessment area, representing 4.3% of its branches in Florida.
 - As of June 30, 2011, the bank had \$624.0 million in deposits in this assessment area, representing a market share of 3.8% and 3.2% of Regions Bank's total deposits in Florida.
- **Tallahassee Assessment Area (Leon County)**
 - As of December 31, 2011, Regions Bank operated five branches in the assessment area, representing 1.3% of its branches in Florida.
 - As of June 30, 2011, the bank had \$233.2 million in deposits in this assessment area, representing a market share of 4.7% and 1.2% of Regions Bank's total deposits in Florida.
- **West Palm Beach Assessment Area (Palm Beach County)**
 - As of December 31, 2011, Regions Bank operated 13 branches in the assessment area, representing 3.5% of its branches in Florida.
 - As of June 30, 2011, the bank had \$451.9 million in deposits in this assessment area, representing a market share of 1.2% and 2.3% of Regions Bank's total deposits in Florida.

Metropolitan Areas (Limited Review)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Daytona	Not Consistent (Below)	Consistent	Consistent
Ft. Lauderdale	Consistent	Not Consistent (Below)	Consistent
Ft. Myers	Not Consistent (Below)	Not Consistent (Below)	Consistent
Ft. Walton	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)
Gainesville	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)
Lakeland	Consistent	Consistent	Consistent
Miami	Not Consistent (Below)	Not Consistent (Below)	Consistent
Naples	Not Consistent (Below)	Not Consistent (Below)	Consistent
Ocala	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)
Palm Bay	Consistent	Consistent	Consistent
Panama City	Not Consistent (Below)	Not Consistent (Below)	Consistent
Punta Gorda	Not Consistent (Below)	Not Consistent (Below)	Consistent
Sarasota	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)
Tallahassee	Not Consistent (Below)	Consistent	Consistent
West Palm Beach	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

The Jacksonville, Orlando, Pensacola and Tampa assessment areas received full-scope reviews, and the bank's performance in the Tampa assessment area was given greater consideration in determining the overall rating for the state. Tampa is by far the bank's largest market in Florida in terms of deposits, loans, and branches. The full-scope areas selected together represent 42.7% of the deposits in the assessment areas in Florida as well as 45.9% of the branches. The full-scope assessment areas also represent 35.1% of the HMDA loans and 52.7% of the small business loans in the state. Therefore, the four full-scope assessment areas represent a large portion of the deposits, branches and loans in the State of Florida.

Metropolitan Areas (Limited Review)

For the Lending Test, performance was weaker than the bank's performance in the state in 12 of the limited-scope assessment areas (Daytona, Ft. Myers, Ft. Walton, Gainesville, Miami, Naples, Ocala, Panama City, Punta Gorda, Sarasota, Tallahassee, and West Palm Beach) and consistent in the bank's performance in the remaining limited-assessment areas (Ft. Lauderdale, Lakeland, and Palm Bay). The distribution of loans by borrower's income and lower levels of community development loans relative to the bank's operations in the assessment areas contributed to weaker performance in the Daytona and Gainesville assessment areas. The distribution of loans by borrower's income and lower levels of community development loans relative to the bank's operations in the assessment areas contributed to weaker performance in the Ft. Walton, Panama City, Punta Gorda and West Palm Beach assessment areas. Lower levels of community development loans relative to the bank's operations in the assessment areas contributed to weaker performance in the Sarasota assessment area. The distribution of loans by borrower's income contributed to weaker performance in the Naples and Tallahassee assessment areas. The low level of lending to low- and moderate-income borrower contributed to weaker performance in the Ft. Myers, Miami, and Ocala assessment areas.

For the Investment Test, the performance in 11 limited-scope assessment areas (Ft. Lauderdale, Ft. Myers, Ft. Walton, Gainesville, Miami, Naples, Ocala, Panama City, Punta Gorda, Sarasota, and West Palm Beach) was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment areas. The performance in the remaining limited-scope assessment areas (Daytona, Lakeland, Palm Bay, and Tallahassee) was consistent with the bank's performance in the state.

For the Service Test, the performance in four limited-scope assessment areas (Ft. Walton, Gainesville, Ocala, and Sarasota) was stronger than the bank's performance in the state. The performance in one limited-scope assessment area (West Palm Beach) was weaker than the bank's performance in the state due to fewer community development services. The performance in the remaining limited-scope assessment areas was consistent with the bank's performance in the state.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Non-Metropolitan Areas (Limited Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

INSTITUTION’S OPERATIONS IN THE FLORIDA NON-METROPOLITAN ASSESSMENT AREAS

- **Citrus Assessment Area (Citrus and Sumter Counties)**
 - As of December 31, 2011, Regions Bank operated six branches in the assessment area, representing 1.6% of its branches in Florida.
 - As of June 30, 2011, the bank had \$387.7 million in deposits in this assessment area, representing a market share of 10.6% and 2.0% of Regions Bank’s total deposits in Florida.
- **Northern Florida Assessment Area (Calhoun, Holmes, Jackson, Walton and Washington Counties)**
 - As of December 31, 2011, Regions Bank operated 11 branches in the assessment area, representing 2.9% of its branches in Florida.
 - As of June 30, 2011, the bank had \$384.9 million in deposits in this assessment area, representing a market share of 22.8% and 2.0% of Regions Bank’s total deposits in Florida.
- **Okeechobee Assessment Area (Okeechobee County)**
 - As of December 31, 2011, Regions Bank operated one branch in the assessment area, representing 0.3% of its branches in Florida.
 - As of June 30, 2011, the bank had \$44.4 million in deposits in this assessment area, representing a market share of 9.4% and 0.2% of Regions Bank’s total deposits in Florida.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area’s performance was evaluated and compared with the bank’s performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Citrus	Consistent	Consistent	Consistent
Northern Florida	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)
Okeechobee	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

As stated earlier, the Jacksonville, Orlando, Pensacola and Tampa assessment areas received full-scope reviews, and the bank’s performance in the Tampa assessment area was given greater consideration in determining the overall rating for the state. Tampa is by far the bank’s largest market in Florida in terms of deposits, loans, and branches. The full-scope areas selected together represent 42.7% of the deposits in the assessment areas in Florida, as well as 45.9% of the branches. The full-scope assessment areas also represent 35.1% of the HMDA loans and 52.7% of the small business loans in the state. Therefore, the four full-scope assessment areas represent a large portion of the deposits, branches and loans in the State of Florida.

For the lending test, performance was weaker than the bank’s performance in the state in two of the limited-scope assessment areas (Northern Florida and Okeechobee). The distribution of loans by borrower’s income

Non-Metropolitan Areas (Limited Review)

and lower levels of community development loans relative to the bank's operations in the assessment areas contributed to weaker performance in these two assessment areas.

For the Investment Test, the performance in two limited-scope assessment areas (Northern Florida and Okeechobee) was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment areas.

For the Service Test, the performance in one limited-scope assessment area (Northern Florida) was stronger than the bank's performance in the state. The performance in the Okeechobee assessment area was weaker than the bank's performance in the state due to fewer community development services. The performance in the remaining limited-scope assessment area (Citrus) was consistent with the bank's performance in the state.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Georgia

CRA RATING FOR GEORGIA: Satisfactory³³¹

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

Major factors supporting the rating include the following:

- Lending activity reflects good responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects good penetration throughout the assessment areas. In addition, the distribution of borrowers reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of community development loans within the assessment areas.
- The bank provides a significant level of qualified community development investments and grants in the assessment areas and is occasionally in a leadership position in response to the community development needs of the assessment areas.
- Retail services are accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides a relatively high level of community development services throughout the assessment areas.

³³¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Georgia

SCOPE OF EXAMINATION

Full-scope reviews were conducted for two assessment areas in the State of Georgia:

- Atlanta
- Northeast Georgia (non-MSA)

Limited-scope reviews were conducted for the remaining 11 assessment areas:

- Albany
- Athens
- Dalton
- Gainesville
- Jefferson-Jenkins (non-MSA)
- Morgan-Elbert-Wilkes (non-MSA)
- Northwest Georgia (non-MSA)
- Rome
- Savannah
- Southwest Georgia (non-MSA)
- Valdosta

The time period, products and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN GEORGIA

Lending activity in Georgia accounted for 6.5% of the bank's total lending activity. HMDA lending in Georgia represented 7.9% of the bank's total HMDA lending, while small business lending represented 5.5% of the bank's total small business lending. As of June 30, 2011, the bank had \$5.5 billion in deposits in Georgia accounting for 5.6% of Regions Bank's total deposits. Additionally, as of June 30, 2011, the bank ranked 6th among 292 insured institutions, in deposit market share, with 3.3% of the deposits within the state. As of December 31, 2011, Regions Bank operated 117 branch offices in Georgia representing 6.8% of the bank's total branches.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

The lending test rating for the State of Georgia is High Satisfactory. Lending activity reflects good responsiveness to assessment area credit needs. Given the volume of loans, branches, and deposits in the Atlanta assessment area, the performance in this area drove the overall statewide rating, although performance within each assessment area was considered. HMDA lending performance was given the most weight, followed by small business lending. Small farm lending is not presented in this report due to the bank's minimal lending activity in Georgia for this product.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendices F-G.

Lending Activity

Lending levels reflect good responsiveness to the credit needs of the Georgia assessment areas. The following table shows lending activity from January 1, 2010, through December 31, 2011.

Georgia

Statewide Summary of Lending Activity Assessment Areas Located in Georgia

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	2,159	16.7%	\$374,376	21.2%
HMDA Refinance	4,225	32.7%	\$773,487	43.7%
HMDA Home Improvement	466	3.6%	\$4,047	0.2%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	6,850	53.0%	\$1,151,910	65.1%
Total Small Business	5,928	45.8%	\$598,971	33.9%
Total Farm	154	1.2%	\$17,254	1.0%
TOTAL LOANS	12,932	100.0%	\$1,768,135	100.0%

Originations and Purchases

Affiliate loans include only loans originated or purchased within the bank's assessment area.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA and small business loans is good. The geographic distribution was good in Atlanta. Although there are no low- or moderate-income census tracts in the Northeast Georgia assessment area, an evaluation of the geographic distribution was conducted based on lending in middle- and upper-income tracts. The bank's geographic distribution performance in Northeast Georgia was adequate.

Overall, the distribution of loans by borrower's income and revenue size of business is good. The borrower distribution is considered good in both Atlanta and Northeast Georgia. A detailed discussion of the borrower and geographic distribution of lending for the full-scope assessment areas is included in the next section of this report.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the Georgia assessment areas. The bank made 28 community development loans totaling \$54.9 million during the review period, which represented 4.1% by number and 3.9% by dollar amount of the bank's community development lending. The majority of the loans promoted economic development by financing small businesses or financed activities that help to revitalize or stabilize low- and moderate-income geographies. Although the bank made an adequate level of community development loans in the Atlanta assessment area, there was no community development lending in the Northeast Georgia assessment area. More information on community development lending can be found in each full-scope assessment area section.

Investment Test

The investment test rating is High Satisfactory when considering the bank's statewide performance and its overall presence in the State of Georgia. The bank made significant use of qualified investments and contributions. The bank exhibited good responsiveness to credit and community development needs through its

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investment activities in the Atlanta assessment area, while performance in the Northeast Georgia assessment area was adequate.

The bank made 25 qualified investments of approximately \$55.7 million and contributions of \$228,850 within the Georgia assessment areas. Of the 25 investments, 7 totaling \$39.6 million were current period investments. Most of the investments provided support for community development and affordable housing through HUD bonds, GNMA and FNMA investment instruments, and the purchase of Low Income Housing Tax Credits (LIHTCs) or investments in LIHTC funds. The bank also had investments that benefitted its footprint or a broader regional area that includes Georgia. The broader regional investments primarily funded small businesses and startup companies through SBICs and community revitalization through a New Markets Tax Credit fund. In addition to the contributions specific to the assessment areas, the bank made a \$1,000 contribution to an organization that provides affordable housing across the state, including the bank's assessment areas.

Service Test

The service test rating is High Satisfactory when considering the bank's statewide performance in Georgia.

Retail Services

Delivery systems, including ATMs and branch office locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including low- and moderate-income geographies or to low- and moderate-income individuals. The record of opening and closing of offices has not affected the accessibility of the bank's delivery systems, including to low- and moderate-income geographies or low- and moderate-income individuals.

Community Development Services

The bank provides a relatively high level of community development services that benefit residents and small businesses of the assessment areas. Out of the two full-scope assessment areas, community development services were good in both the Atlanta and Northeast Georgia assessment areas.

Atlanta, Georgia

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ATLANTA, GEORGIA ASSESSMENT AREA

The Atlanta assessment area consists of 21 counties that are part of the 28-county Atlanta-Sandy Springs-Marietta, GA MSA, including Barrow, Bartow, Carroll, Cherokee, Cobb, Clayton, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Paulding, Pickens, Rockdale, and Spalding. As of December 2011, Regions Bank had 69 branches in the Atlanta assessment area, with 1 in low-income census tracts, 17 in moderate-income tracts, and 24 additional branches bordering low- and moderate-income tracts.

The assessment area banking market is competitive with a significant presence of national and multi-regional banks. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 106 financial institutions operating 1,316 branch locations in the assessment area. SunTrust Bank held the largest deposit market share of 25.9% (\$29.3 billion) followed by Wells Fargo Bank (20.1%), and Bank of America (17.2%). Regions Bank ranked 5th with 3.1% of the market and \$3.4 billion in deposits. Regions Bank operates a large branch network covering a broad geography in the Atlanta metro region, yet the bank holds a small share of the market, which has declined slightly over the past few years.

Regions Bank increased small business lending in the Atlanta market over the evaluation period. In 2010, Regions ranked 12th out of 153 small business loan reporters with 1,035 loans or 1.5% of the market. Regions increased small business lending in 2011 primarily through the purchase of loans and was ranked 7th out of 152 reporters with 2,563 or 2.9% of the total loans. American Express is the dominant small business loan reporter in the market, followed by Wells Fargo Bank, Capital One, and Chase Bank.

For HMDA lending, Regions ranked 16th in 2010 with 1.2% of total loans, and fell to 19th in 2011 with less than 1% of all HMDA loans. Wells Fargo, Bank of America, JPMorgan Chase, and SunTrust Mortgage were the leading HMDA reporters in the market in 2011.

Demographic Characteristics

The Atlanta assessment area contains 651 census tracts; 2000 census data indicates that there are 72 (11.1%) low-income census tracts, 164 (25.2%) moderate-income tracts, 233 (35.8%) middle-income tracts, and 182 (28.0%) upper-income tracts. The following table provides the demographic information for the assessment area used to analyze the bank's CRA performance.

Atlanta, Georgia

Combined Demographics Report

Assessment Area: GA Atlanta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	72	11.1	50,781	4.9	17,232	33.9	201,821	19.6
Moderate-income	164	25.2	217,223	21.1	25,659	11.8	183,314	17.8
Middle-income	233	35.8	419,851	40.7	20,326	4.8	227,821	22.1
Upper-income	182	28.0	342,722	33.3	7,606	2.2	417,621	40.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	651	100.0	1,030,577	100.0	70,823	6.9	1,030,577	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	92,940	24,330	2.5	26.2	58,338	62.8	10,272	11.1
Moderate-income	353,189	163,605	16.7	46.3	167,476	47.4	22,108	6.3
Middle-income	620,297	420,030	42.8	67.7	171,295	27.6	28,972	4.7
Upper-income	500,003	373,726	38.1	74.7	102,705	20.5	23,572	4.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	1,566,429	981,691	100.0	62.7	499,814	31.9	84,924	5.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	11,653	4.3	9,983	4.0	835	5.8	835	6.8
Moderate-income	48,640	17.8	43,430	17.6	2,724	19.0	2,486	20.2
Middle-income	107,265	39.2	97,605	39.6	5,215	36.3	4,445	36.1
Upper-income	105,879	38.7	95,737	38.8	5,581	38.9	4,561	37.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	273,437	100.0	246,755	100.0	14,355	100.0	12,327	100.0
Percentage of Total Businesses:			90.2		5.2		4.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	21	1.5	20	1.4	1	4.0	0	0.0
Moderate-income	290	20.2	278	20.0	9	36.0	3	15.8
Middle-income	681	47.4	663	47.6	12	48.0	6	31.6
Upper-income	445	31.0	432	31.0	3	12.0	10	52.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,437	100.0	1,393	100.0	25	100.0	19	100.0
Percentage of Total Farms:			96.9		1.7		1.3	

Based on 2010 D&B information according to 2000 Census Boundaries.

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Income Characteristics

The Atlanta metro area is the largest in the Southeast and one of the fastest growing regions in the country. Between 2000 and 2010, metro Atlanta (the 10 counties surrounding the city of Atlanta) was the third fastest growing region in the country, behind Dallas and Houston.³³² Between 2010 and 2011, the region ranked 7th nationally in total population added.³³³ US census data indicate the population in the assessment area in 2010 was 4,989,401.³³⁴ The largest population centers are in Fulton, Gwinnett, Cobb, and DeKalb counties.

Much of the growth has occurred in the northern, suburban counties, and in particular, Gwinnett County. Between 2000 and 2010, Gwinnett County's population increased by 37% from 588,448 to 808,291. According to the 2010 census, Gwinnett County had the 18th largest population gain in the nation between 2000 and 2010. While the suburban counties grew significantly, the area around the urban core of Atlanta, inside the perimeter and south of I-20, lost population in the last decade. Much of the population growth has come from non-white races and Hispanics, resulting in a much more diverse region.³³⁵

Incomes rose in the last decade, but there is significant variation in the median family income in the counties throughout the assessment area. Median family income was highest in the largest urban and suburban counties and lowest in the smaller rural counties. Haralson County had the lowest median family income in 2009 at \$44,547 while Forsyth County was the highest at \$95,955. In the largest population centers, median family income in 2009 ranged from \$61,259 in DeKalb County up to \$77,370 in Fulton County.³³⁶

For the purposes of this analysis, HUD's median family income for the entire Atlanta MSA for 2010 and 2011 is used. As shown, the median family income for the MSA declined between 2010 and 2011, from \$71,800 to \$68,300. The following table provides a breakdown of the estimated annual income based on income level.

Borrower Income Levels
Atlanta-Sandy Springs-Marietta, GA MSA

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$71,800	0	- \$35,899	\$35,900	- \$57,439	\$57,440	- \$86,159	\$86,160	- & above
2011	\$68,300	0	- \$34,149	\$34,150	- \$54,639	\$54,640	- \$81,959	\$81,960	- & above

Housing Characteristics

The Atlanta metro area was severely impacted by the housing market downturn. The region has experienced many of the challenges seen across the country, including significant price depreciation, declining sales and increasing foreclosures. Home prices in metro Atlanta fell by 6% in 2010 and 9% in 2011, making Atlanta one

³³² Atlanta Regional Commission. "Regional Snapshot, State of the Atlanta Region: 2011" November/December, 2011. (accessed on May 30, 2012). Available from: <http://www.atlantaregional.com/info-center/state-of-the-region-update>

³³³ US Census data provided by the Atlanta Regional Commission. (accessed on November 5, 2012). Available <http://www.atlantaregional.com/info-center/arc-newsletters/regional-snapshots>

³³⁴ US Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

³³⁵ Atlanta Regional Commission. "Regional Snapshot, State of the Atlanta Region: 2011" November/December, 2011. (accessed on May 30, 2012). Available from: <http://www.atlantaregional.com/info-center/state-of-the-region-update>

³³⁶ US Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

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of the regions with the greatest price depreciation in the country.³³⁷ Housing price decline varies throughout the assessment area, with the sharpest declines occurring in Barrow, Douglas and Gwinnett Counties.³³⁸ The median home value for all single-family homes in 2011 was \$98,600.³³⁹

Most counties in the assessment area have seen a slight improvement in repeat home sales in 2011 over 2010, but overall, home sales remain just a fraction of the peak levels seen in the mid-2000s.³⁴⁰ Distressed sales represent approximately 40% of all existing home sales in the Atlanta market, which has contributed to the depressed sales prices.³⁴¹ New home construction has slowed dramatically throughout the assessment area, but activity did appear to be picking up in 2011 in several counties, particularly in Fulton and Forsyth counties.³⁴² There is a large inventory of new homes throughout the assessment area, particularly in Fulton, Gwinnett, Forsyth, and Cobb counties. At the end of 2011, the larger counties in the assessment area had between a 9- and 18-month supply of new homes available, indicating that new residential construction will be limited in the foreseeable future.³⁴³

Homeowners in Atlanta continue to struggle with foreclosures and mortgage delinquencies, and the rate of seriously delinquent mortgages (those more than 90 days past due and in foreclosure) is significantly above the state and national average. Throughout the assessment area, the percentage of seriously delinquent mortgages continued to rise throughout 2010 and 2011, reaching a high of 11.2% in December 2011. The percentage of seriously delinquent mortgages was highest in Rockdale (16.4%) and Douglas (15.6%) and lowest in Forsyth County (5.7%).³⁴⁴ Almost 40% of mortgages in the Atlanta metro area were underwater at the end of 2011, indicating that there is still a significant risk of additional foreclosures.³⁴⁵

Homeownership rates throughout the assessment area vary significantly. According to the 2010 census, Forsyth, Fayette and Paulding counties had the highest homeownership rates (exceeding 82% in all counties), and Fulton County, the most urban county, had the lowest rate at 53.7%.³⁴⁶ Housing vacancy has increased in the last few years in both urban and more rural counties. In Dawson County, over 19% of the housing units were vacant, and in Fulton County, the core of the Atlanta metro area, approximately 14% of the housing units were vacant in 2010.³⁴⁷ The median age of the housing stock varies significantly throughout the assessment area. The oldest housing stock is found in Fulton and DeKalb counties (31 and 33 years), and Forsyth County is by far the youngest community, with a median housing age of 15 years.³⁴⁸

³³⁷ Atlanta Business Journal. "CoreLogic: Atlanta home prices dropped 9% in '11" February 2, 2012. (accessed on May 29, 2012); Available from: <http://www.bizjournals.com/atlanta/news/2012/02/02/corelogic-atlanta-home-prices-dropped.html>.

³³⁸ Federal Reserve Bank of Atlanta calculations of data provided by CoreLogic

³³⁹ National Association of Realtors. "Metropolitan Median Area Prices and Affordability" (accessed on November 5, 2012); available from: <http://www.realtor.org/sites/default/files/reports/2012/embargoes/2012-q1-metro-home-prices-49bc10b1efdc1b8cc3eb66dbcdad55f7/metro-home-prices-q1-single-family-2012-05-09.pdf>

³⁴⁰ Federal Reserve Bank of Atlanta calculations of data provided by CoreLogic

³⁴¹ US Department of Housing and Urban Development. "Spotlight on the Housing Market in Atlanta-Sandy Springs-Marietta, GA, November 2011" (accessed on May 29, 2012); .available from <http://portal.hud.gov/hudportal/documents/huddoc?id=HUD445AtlScorecard.pdf>.

³⁴² Federal Reserve Bank of Atlanta calculations of data from US Census Bureau (BOC): Building Permits-Form C404

³⁴³ Federal Reserve Bank of Atlanta calculations of data provided by MetroStudy.

³⁴⁴ Federal Reserve Bank of Atlanta calculations of data provided by CoreLogic

³⁴⁵ Atlanta Business Journal. "CoreLogic: Atlanta underwater properties up in Q4." March 1, 2012. (Accessed on May 29, 2012); available from: <http://www.bizjournals.com/atlanta/news/2012/03/01/corelogic-atlanta-underwater.html>.

³⁴⁶ US Census Bureau. Accessed through PolicyMap. (accessed on November 5, 2012); available at: <http://www.policymap.com>

³⁴⁷ US Census Bureau. Accessed through PolicyMap. (accessed on November 5, 2012); available at: <http://www.policymap.com>

³⁴⁸ US Census Bureau. Accessed through PolicyMap. Available at: <http://www.policymap.com>. Accessed on May 29, 2012.

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Employment and Economic Conditions

The Atlanta MSA is the 8th largest metro area in the country, with more than 3 million jobs. Metro Atlanta consistently ranks in the top five regions with the most Fortune 500 headquarters and is currently home to 10 Fortune 500 companies.³⁴⁹ Delta Airlines, AT&T, Emory University, Cox Enterprises, UPS, and WellStar Health Systems are the largest private employers in the region. Other major companies, including Coca Cola and Home Depot, are headquartered in Atlanta. All together, the 20 largest employers in the region employ over 200,000 people.³⁵⁰ The Atlanta economy is highly diverse with sectors including retail and wholesale trade, health care, accommodation and food services, services (administrative, professional and technical), finance, construction, transportation and warehousing, information, and local government. Within the assessment area, Fulton, Gwinnett, DeKalb and Cobb counties are the largest employment centers.³⁵¹

The recession had a significant impact on metro Atlanta. From 2008 through 2010, the region lost 194,000 jobs—and job loss continued in to 2011.³⁵² In fact, the Atlanta region lost more jobs in the 12-month period from August 2010 to August 2011 than any other metro area in the country.³⁵³ Most of the job losses in the region have occurred in finance and construction. State and local government budget cuts have also led to a decline in government sector employment.³⁵⁴ Since 2010, jobs have been added in transportation, administrative services, health care, educational services, and finance and insurance.³⁵⁵

As shown in the chart below, unemployment rates fell in all counties in the assessment area between 2010 and 2011. However, there is variation in unemployment rate across the assessment area, and some counties are still facing significant challenges. In the Atlanta MSA, unemployment fell from 10.2% to 9.6% between 2010 and 2011. The highest unemployment rates were in Spalding (12.5%) and Clayton (12.2%) counties. Forsyth County had the lowest unemployment rate at 7.3%. Statewide, the unemployment rate in 2011 was 9.8%.³⁵⁶

³⁴⁹ Metro Atlanta Chamber. “Metro Atlanta Economic Briefing, Year-End 2011” (accessed on May 30, 2012); available from: <http://metroatlantachamber.com/content/IntPage.aspx?Id=168&SID=6>.

³⁵⁰ Metro Atlanta Chamber. “Metro Atlanta Overview” (accessed on May 30, 2012). Available from: <http://metroatlantachamber.com/content/IntPage.aspx?Id=169&SID=6>

³⁵¹ Georgia Department of Labor. (accessed on November 5, 2012); available at: <http://explorer.dol.state.ga.us/mis/profiles.htm>

³⁵² US Department of Housing and Urban Development. “Spotlight on the Housing Market in Atlanta-Sandy Springs-Marietta, GA, November 2011” (accessed on May 29, 2012); .available from <http://portal.hud.gov/hudportal/documents/huddoc?id=HUD445AtlScorecard.pdf>.

³⁵³ Atlanta Regional Commission and Piece by Piece. “A Region Responds, the Neighborhood Stabilization Program” (accessed on May 31, 2012); available from http://atlantaregionalhousing.org/pbp/docs/NSPReport_PBP_ARC.pdf

³⁵⁴ US Department of Housing and Urban Development. “Spotlight on the Housing Market in Atlanta-Sandy Springs-Marietta, GA, November 2011” (accessed on May 29, 2012); .available from <http://portal.hud.gov/hudportal/documents/huddoc?id=HUD445AtlScorecard.pdf>.

³⁵⁵ Bureau of Economic Analysis, Regional Economic Information Services. April 2012.

³⁵⁶ US Bureau of Labor Statistics, May 2012. Local Area Unemployment Statistics. Tables: Labor force data by County 2009-2012. Not seasonally adjusted.

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Unemployment Rates

Assessment Area: GA Atlanta

Area	Years - Annualized	
	2010	2011
Atlanta MSA	10.2	9.6
Barrow County	10.2	9.3
Bartow County	11.2	10.2
Carroll County	11.1	10.7
Cherokee County	8.7	8.1
Cobb County	9.6	8.9
Clayton County	12.5	12.2
Coweta County	9.6	8.9
Dawson County	9.9	8.9
Dekalb County	10.6	10.1
Douglas County	10.7	10.2
Fayette County	8.3	8.1
Forsyth County	7.9	7.3
Fulton County	11.0	10.5
Gwinnett County	9.0	8.5
Haralson County	11.4	10.4
Heard County	12.0	10.9
Henry County	9.9	9.7
Paulding County	10.1	9.4
Pickens County	9.8	9.7
Rockdale County	11.2	10.8
Spalding County	13.0	12.5
Georgia	10.2	9.8

Not Seasonally Adjusted

Despite the economic downturn, the region has continued to attract new companies, and existing companies are continuing to expand. In 2011, more than 90 companies announced new locations or expansions in the region, projecting to create more than 11,000 new jobs in the region in the next three years. Some of the major new announcements in 2011 include Home Depot's new national call center, which will create 700 new jobs in Cobb County, and the expansion of the corporate headquarters of RockTenn, creating 500 new jobs in Gwinnett County. Porsche Cars North America also announced relocation and expansion of its North America headquarters adjacent to the airport, creating 100 new jobs. The region benefits tremendously from Hartsfield-

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Jackson Atlanta International Airport, which is the world's busiest airport for passenger travel and a major center for cargo operations.³⁵⁷

The Atlanta metro region consistently ranks near the top as a business friendly region in economic development publications. The region was also ranked by the Kauffman Foundation as the second best metro area in the nation for entrepreneurial activity, and Forbes ranked the region as the best metro area for minority entrepreneurs in 2011.³⁵⁸

Community Contacts and Community Development Opportunities

The recession, coupled with the continuing housing and foreclosure crisis, has had a significant impact on low- and moderate-income communities in the Atlanta region. While the region experienced significant population and income growth in the last decade, poverty and financial instability are major concerns in certain communities. The percentage of families living below the poverty level increased across the assessment area between 2000 and 2009, with the exception of Fulton County. Between 2005 and 2009, it is estimated that more than 10% of families in Fulton, DeKalb, Clayton and five other smaller counties lived below the poverty level. In addition, the number of families receiving food stamps has been increasing, and in 2009, over 650,000 families were relying on food stamps.³⁵⁹

Access to financial services is another issue facing low- and moderate-income individuals in the assessment area. According to the FDIC's 2011 National Survey of Unbanked and Underbanked Households, 9.7% of households are unbanked, meaning they have no type of deposit account with a mainstream financial institution. In addition, 25.7% of households are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis. The unbanked are disproportionately lower-income and minority households.³⁶⁰ Finally, CredAbility, an Atlanta-based consumer counseling organization, reported that based on the CredAbility Consumer Distress Index, in the first quarter of 2012, residents of the Atlanta metro region were some of the most financially distressed in the nation. The high level of financial distress indicates a need for more financial education and other household financial stability efforts targeting low- and moderate-income households.³⁶¹

The foreclosure crisis intensified the need for community development initiatives to help stabilize individuals and communities. As discussed earlier, the metro Atlanta area consistently ranks at the top nationally for the number of foreclosures; one community contact indicated that the biggest need for low- and moderate-income communities is foreclosure prevention and neighborhood stabilization.

To aid communities that have been impacted by foreclosures, the federal government created the Neighborhood Stabilization Program (NSP) in late 2008. To date, through two rounds of NSP funding, \$123.6 million has been awarded to nine grantees in the metro Atlanta region: the City of Atlanta and the counties of Cobb, Clayton, DeKalb, Fulton, Gwinnett, Douglas, Henry and Rockdale.³⁶² Each jurisdiction has developed an

³⁵⁷ Metro Atlanta Chamber. "Metro Atlanta Economic Briefing, Year-End 2011" (accessed on May 30, 2012); available from: <http://metroatlantachamber.com/content/IntPage.aspx?Id=168&SID=6>.

³⁵⁸ Metro Atlanta Chamber. "2011 Metro Atlanta Rankings" (accessed on May 30, 2012); available from <http://www.metroatlantachamber.com/files/file/2011%20Metro%20Atlanta%20Rankings.pdf>

³⁵⁹ US Census Bureau. Accessed through PolicyMap. (accessed on November 5, 2012); available at: <http://www.policymap.com>

³⁶⁰ 2011 FDIC National Survey of Unbanked and Underbanked Households. (accessed November 6, 2012); available at: <http://economicinclusion.gov/>

³⁶¹ The index draws on data in five categories, including employment, housing, credit, household budgeting, and net worth. CredAbility. Consumer Distress Index, Atlanta, 2012 Q1. Available at: <http://www.credability.org/assets/cdi/msa/2012Q1MSA-atlanta.pdf>. Accessed on May 24, 2012.

³⁶² Atlanta Regional Commission and Piece by Piece. "A Region Responds, the Neighborhood Stabilization Program" (accessed on May 31, 2012); available from http://atlantaregionalhousing.org/pbp/docs/NSPReport_PBP_ARC.pdf

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individual program, but in general, the funds have been used to purchase and renovate foreclosed homes for rental or resale, to rehabilitate multi-family housing, for new construction (particularly in foreclosed subdivisions), and for down payment assistance to aid homeowners with purchasing foreclosed homes. As of January 2012, 1,223 units had been acquired and 251 neighborhoods impacted by the NSP investment within the MSA.

To help support neighborhood stabilization, one community contact indicated that there was a need for more flexible mortgage underwriting to help individuals with lower credit scores move back into homeownership. There is also a need for loans such as the FHA 203(k) mortgage that would help homeowners purchase and renovate foreclosed homes in impacted neighborhoods.

In late 2010, Piece by Piece, an innovative regional foreclosure response program, was launched. This initiative brings together regional public and private stakeholders focused on preventing foreclosure and revitalizing distressed neighborhoods by reoccupying vacant and abandoned homes. Regional leaders come together regularly to discuss best practices in foreclosure prevention and community stabilization. Most of the nonprofit housing organizations have switched from providing first-time homebuyer counseling to focusing on foreclosure prevention. The Piece by Piece program has attracted representation from over 140 agencies, including local and national nonprofit organization, foundations, local and state government, the Federal Reserve Bank of Atlanta, and financial institutions.

Foreclosure counseling is clearly a critical need in the region, but resources are limited. The Federal Reserve Bank of Atlanta convened a meeting with foreclosure stakeholders in June 2011 to discuss loan modifications, and one of the barriers to assisting troubled homeowners was lack of staffing and resources at the housing counseling agencies to meet the increased demand.

Access to credit for small business owners is also an issue. The Federal Reserve Bank of Atlanta conducted a series of forums in 2010 in Southeastern cities, and several themes emerged: 1) small and particularly minority businesses were struggling to secure the capital needed to cover basic business operations or business expansions, and 2) small businesses need access to technical assistance that goes beyond starting a business to cover a wider range of topics.

Overall, the community development environment in the Atlanta region is sophisticated, with strong engagement from nonprofits, government agencies, foundations and financial institutions. However, like most sectors of the economy, the downturn has taken a toll on this industry, and particularly on nonprofits. Demand for services has increased at the same time that public funding sources have been shrinking. Continued assistance is needed to help build the capacity of local organizations in the region to conduct a wide range of community development activities, including small business lending and technical assistance, affordable housing development, financial education, and community development finance.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Atlanta assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes an adequate level of community development loans.

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Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 3,714 (51.5%) HMDA loans compared to 3,500 (48.5%) small business loans in the Atlanta assessment area. Therefore, HMDA lending was given slightly more weight than small business lending in determining the bank's lending test rating in the assessment area. The Atlanta assessment area contains 3.7% of the bank's small business and HMDA lending by number of loans and 5.1% by dollar volume, totaling \$1.1 billion. In comparison, 3.5% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues and aggregate lending data were also taken into consideration. Considering all of these factors, Regions Bank's geographic distribution of small business and HMDA loans reflects good penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income census tracts is adequate. Regions Bank originated 1.2% of its home purchase loans in low-income tracts, which contain 2.5% of the owner-occupied units in the assessment area. Although the bank's performance was less than the aggregate's performance in both 2010 and 2011, it appears that all lenders had relatively low levels of home purchase loans compared to the percentage of owner-occupied units in low-income census tracts.

Regions Bank's home purchase lending in moderate-income tracts is also adequate. During the review period, Regions Bank originated 13.2% of its home purchase loans in moderate-income census tracts, which contain 16.7% of the owner-occupied units in the assessment area. The bank's performance was slightly better than the aggregate in 2010 and 2011.

The bank's home purchase lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was less than the percentage of owner-occupied units.

Home Refinance Loans

Regions Bank's home refinance lending in low-income tracts is adequate. During the review period, Regions Bank originated 1.1% of its home refinance loans in low-income census tracts, which contain 2.5% of the owner-occupied units in the assessment area. The bank's performance was comparable to the aggregate in 2010 and 2011.

Regions Bank's home refinance lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 9.7% of its home refinance loans in moderate-income census tracts, which contain 16.7% of the owner-occupied units in the assessment area. The bank's performance was slightly better than the aggregate in 2010 and 2011.

The bank's home refinance lending in middle- and upper-income tracts was greater than the percentage of owner-occupied units in these tracts.

Atlanta, Georgia

Home Improvement Loans

Home improvement lending in low-income census tracts is poor. During the review period, Regions Bank originated only one home improvement loan (0.6%) in low-income tracts, which contain 2.5% of the owner-occupied units in the assessment area. It appears that all lenders had low levels of home improvement loans compared to the percentage of owner-occupied units in low-income census tracts. The bank's one loan was originated in 2010, and its performance was slightly above the aggregate for this year. However, given that the bank did not originate any home improvement loans in 2010, the bank's performance was less than the aggregate.

Regions Bank's home improvement lending in moderate-income census tracts is excellent. The bank's performance exceeded both the area demographics and the aggregate performance. During the review period, Regions Bank originated 21.5% of its home improvement loans in moderate-income tracts, which contain 16.7% of the owner-occupied units in the assessment area.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was less than the percentage of owner-occupied units.

Small Business Loans

Regions Bank's small business lending in low-income census tracts is adequate. Regions Bank originated 1.9% of its small business loans in low-income tracts, which contain 4.0% of the small businesses in the assessment area. Although the bank's performance was less than the aggregate's performance in years 2010 and 2011, it appears that all lenders had low levels of small business loans compared to the percentage of small businesses in low-income census tracts.

Regions Bank's small business lending in moderate-income census tracts is excellent. The bank's performance exceeded both the area demographic and aggregate performance. During the review period, Regions Bank originated 18.3% of its small business loans in moderate-income tracts, which contain 17.6% of the small businesses in the assessment area.

The bank's small business lending in middle-income tracts was greater than the percentage of small businesses in these tracts, while the lending in upper-income tracts was less than the percentage of small businesses in these tracts.

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

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is good. The bank's percentage of home purchase lending to low-income borrowers at 19.5% was comparable to the percentage of low-income families in the assessment area at 19.6%. Additionally, the bank's performance exceeded the aggregate performance in both 2010 and 2011.

Atlanta, Georgia

Home purchase lending to moderate-income borrowers is also good. At 22.5%, the bank's percentage of home purchase lending to moderate-income borrowers exceeded the percentage of moderate-income families in the assessment area at 17.8%. However, the bank performed below the aggregate in 2010 and 2011.

The bank's home purchase lending to middle- and upper-income borrowers was less than the percentage of middle- and upper-income families in the assessment area.

Home Refinance Loans

Regions Bank's home refinance lending to low-income borrowers is excellent. During the review period, Regions Bank originated 10.5% of its home refinance loans to low-income borrowers, which represent 19.6% of the total families in the assessment area. The bank's performance exceeded the aggregate performance in both 2010 and 2011.

Regions Bank's home refinance lending to moderate-income borrowers is good. During the review period, Regions Bank originated 16.7% of its home refinance loans to moderate-income borrowers, which comprise 17.8% of the total families in the assessment area. The bank's performance exceeded the aggregate performance in both 2010 and 2011.

The bank's home refinance lending to middle-income borrowers was slightly less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

Regions Bank's home improvement lending to both low- and moderate-income borrowers is excellent. The bank's performance exceeded both the area demographic and aggregate performance. During the review period, Regions Bank originated 24.9% of its home improvement loans to low-income borrowers, which represent 19.6% of total families in the assessment area. Additionally, the bank originated 26.0% of its home improvement loans to moderate-income borrowers, which comprise 17.8% of total families in the assessment area.

The bank's home improvement lending to middle-income borrowers was slightly greater than the percentage of middle-income families in the assessment area, while the lending to upper-income borrowers was less than the percentage of upper-income families.

Small Business Lending

Considering the bank's performance when compared to the area demographic and the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses was higher than the aggregate in 2010 and lower in 2011. The bank originated 27.5% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 90.2%. However, of the 3,500 small business loans originated during the review period, 1,750 (50.0%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 55.1%, which is less than the percentage of businesses in the assessment area that are considered small businesses, at 90.2%. Also, 75.5% of the 3,500 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank performed less than the aggregate in 2010 and 2011.

Atlanta, Georgia

Community Development Lending

Regions Bank makes an adequate level of community development loans in the Atlanta, Georgia assessment area. The bank originated 18 community development loans totaling \$15.3 million during the review period. The majority of the loans promoted economic development by financing small businesses or financed activities that help to revitalize or stabilize low- and moderate-income geographies. Local community development needs include but are not limited to neighborhood stabilization tied to elevated foreclosure rates, economic development activities including small business finance, and financial stability activities for residents. The bank's community development loan portfolio exhibits adequate responsiveness to community credit needs in the assessment area. Furthermore, the number and the dollar amount of loans are adequate given the bank's presence in the market.

Examples of community development lending include the following:

- Several loans that promote economic development by financing small businesses as part of the SBA's 504 Certified Development Company program;
- Two loans to support the development of a Low Income Housing Tax Credit multi-family affordable housing development with 72 units restricted to individuals earning up to 60% of the area median income;
- One loan to a nonprofit, Federally Qualified Health Center (FQHC) in Atlanta that provides comprehensive health care services to the medically underserved and receives federal funds to provide sliding fee-based services to qualified patients; and
- Two loans to the local member of a national network of nonprofit organizations that provide housing and other supportive services to victims of domestic violence and sexual assault.

Investment Test

The bank's performance in the Atlanta assessment area under the investment test is good. The bank had 11 investments totaling \$17.2 million, including two current period investments totaling \$10.8 million. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Direct investments in the assessment area provided support for affordable housing through FNMA and GNMA investment instruments, Low Income Housing Tax Credits (LIHTCs), and investments in LIHTC funds. The broader regional investments primarily funded small businesses and startup companies through SBICs, and community revitalization through a New Markets Tax Credit fund. Identified community development needs include, but are not limited to, neighborhood stabilization due to elevated foreclosure and unemployment rates, affordable housing for low- and moderate-income individuals, foreclosure counseling and financial education, and small business finance. The dollar volume of Regions Bank's current and total investments is good given the bank's presence in the assessment area.

The bank also made 26 contributions totaling \$190,900. In addition, the bank made contributions to statewide and national organizations that may provide an indirect benefit to low- and moderate-income individuals and communities in the assessment area. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities, affordable housing and economic development.

Regions Bank's investment portfolio and contributions are responsive to several of the identified community development needs. Examples include the following:

- Low Income Housing Tax Credits for a 72-unit project that provides housing affordable to low- and moderate-income individuals in metro Atlanta.

Atlanta, Georgia

- Sponsorship of a program through a national financial education provider to provide online and in-person financial education to students at middle and high schools located in low- and moderate-income neighborhoods in metro Atlanta. Regions Bank staff members were also involved with this initiative as a community development service opportunity and worked with several schools to implement expanded financial education initiatives, including an in-school bank operated by students.
- Several contributions to organizations that provide credit and foreclosure counseling, as well as homeownership assistance.

Service Test

The bank's service test performance in the Atlanta assessment area is good. Its retail and community development services reflect good responsiveness to the needs of the Atlanta assessment area.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of Regions Bank's 69 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open any branches and closed three branches (all middle-income tracts) in the Atlanta assessment area. The bank's record of closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank offers weekend or extended hours at many of its branch offices, including those located in low- or moderate-income tracts. Bank products, services, and standard business hours are consistent throughout the assessment area.

Atlanta, Georgia

Geographic Distribution of Branches

Assessment Area: GA Atlanta

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	1	1.5%	0	0	1	1	1	72	11.1%	5.6%	4.3%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	17	24.6%	0	0	17	6	13	164	25.2%	22.3%	17.8%
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	Total	25	36.2%	0	3	25	9	25	233	35.8%	39.9%	39.2%
	DTO	0		0	0	0						
	LS	0		0	0							
Upper	Total	26	37.7%	0	0	21	6	26	182	28.0%	32.1%	38.7%
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Total	Total	69	100.0%	0	3	64	22	65	651	100.0%	100.0%	100.0%
	DTO	0		0	0	0						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a relatively high level of community development services in the assessment area. During the review period, Regions Bank employees provided 2,614 service hours in various capacities for community development organizations by participating in 347 community development services. Many of the community development services focused on education, affordable housing, youth services, and various other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered with a community organization whose mission is to revitalize low- and moderate-income geographies and to assist low- and moderate-income individuals with buying a home.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GEORGIA METROPOLITAN ASSESSMENT AREAS

- **Albany Assessment Area (Dougherty and Lee Counties)**
 - As of December 31, 2011, Regions Bank operated five branches in the assessment area, representing 4.3% of its branches in Georgia.
 - As of June 30, 2011, the bank had \$248.8 million in deposits in this assessment area, representing a market share of 14.3% and 4.5% of Regions Bank's total deposits in Georgia.
- **Athens Assessment Area (Clarke County)**
 - As of December 31, 2011, Regions Bank operated two branches in the assessment area, representing 1.7% of its branches in Georgia.
 - As of June 30, 2011, the bank had \$76.8 million in deposits in this assessment area, representing a market share of 3.6% and 1.4% of Regions Bank's total deposits in Georgia.
- **Dalton Assessment Area (Murray and Whitfield Counties)**
 - As of December 31, 2011, Regions Bank operated four branches in the assessment area, representing 3.4% of its branches in Georgia.
 - As of June 30, 2011, the bank had \$174.2 million in deposits in this assessment area, representing a market share of 9.0% and 3.2% of Regions Bank's total deposits in Georgia.
- **Gainesville Assessment Area (Hall County)**
 - As of December 31, 2011, Regions Bank operated eight branches in the assessment area, representing 6.8% of its branches in Georgia.
 - As of June 30, 2011, the bank had \$414.7 million in deposits in this assessment area, representing a market share of 16.5% and 7.5% of Regions Bank's total deposits in Georgia.
- **Rome Assessment Area (Floyd County)**
 - As of December 31, 2011, Regions Bank operated three branches in the assessment area, representing 2.6% of its branches in Georgia.
 - As of June 30, 2011, the bank had \$124.7 million in deposits in this assessment area, representing a market share of 9.1% and 2.3% of Regions Bank's total deposits in Georgia.
- **Savannah Assessment Area (Chatham County)**
 - As of December 31, 2011, Regions Bank operated one branch in the assessment area, representing 0.9% of its branches in Georgia.
 - As of June 30, 2011, the bank had \$34.5 million in deposits in this assessment area, representing a market share of 0.8% and 0.6% of Regions Bank's total deposits in Georgia.
- **Valdosta Assessment Area (Lowndes County)**
 - As of December 31, 2011, Regions Bank operated two branches in the assessment area, representing 1.7% of its branches in Georgia.
 - As of June 30, 2011, the bank had \$108.9 million in deposits in this assessment area, representing a market share of 6.3% and 2.0% of Regions Bank's total deposits in Georgia.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Metropolitan Areas (Limited Review)

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Albany	Consistent	Not Consistent (Above)	Consistent
Athens	Not Consistent (Below)	Not Consistent (Above)	Consistent
Dalton	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Gainesville	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Rome	Not Consistent (Below)	Not Consistent (Below)	Consistent
Savannah	Not Consistent (Below)	Not Consistent (Below)	Consistent
Valdosta	Not Consistent (Below)	Not Consistent (Above)	Not Consistent (Above)

The Atlanta and Northeast Georgia assessment areas received full-scope reviews, and the bank's performance in the Atlanta assessment area was given greater consideration in determining the overall rating for the state. Atlanta is by far the bank's largest market in Georgia in terms of deposits, loans, and branches. The full-scope areas selected together represent 69.6% of the deposits in the assessment areas in Georgia as well as 66.7% of the branches. The full-scope assessment areas also represent 62.5% of the HMDA loans and 68.7% of the small business loans in the state. Therefore, the two full-scope assessment areas represent more than half of the deposits, branches and loans in the State of Georgia.

For the Lending Test, performance was weaker than the bank's performance in the state in six of the limited-scope assessment areas (Athens, Dalton, Gainesville, Rome, Savannah and Valdosta). The distribution of loans by borrower's income and lower levels of community development loans relative to the bank's operations in the assessment areas contributed to weaker performance in those assessment areas. The bank's performance in the Albany assessment area was consistent with the statewide performance in Georgia.

For the Investment Test, the performance in three limited-scope assessment areas (Albany, Athens and Valdosta) was stronger than the bank's performance in the state due to higher levels of qualified investments relative to the bank's operations in the assessment areas. The performance in four limited-scope assessment areas (Dalton, Gainesville, Rome and Savannah) was weaker than the bank's performance in the state due to higher levels of qualified investments relative to the bank's operations in the assessment areas.

For the Service Test, the performance in one limited-scope assessment area (Valdosta) was stronger than the bank's performance in the state. The performance in two limited-scope assessment areas (Dalton and Gainesville) was weaker than the bank's performance in the state due to fewer community development services. The performance in the remaining limited-scope assessment areas was consistent with the bank's performance in the state.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Northeast Georgia

NON-METROPOLITAN STATEWIDE AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTHEAST GEORGIA ASSESSMENT AREA

The Northeast Georgia assessment area consists of Banks, Habersham, Jackson, Lumpkin, Rabun, Stephens, and White counties. Within the assessment area there are no low- or moderate-income tracts; however, the assessment area contains 24 middle- and 7 upper-income tracts. As of December 2011, Regions operated nine branches in the assessment area representing 7.7% of its branches in Georgia. Eight branches are in middle-income tracts, and one branch is in an upper-income tract.

The majority of the banks serving the Northeast Georgia market are community banks; Regions is the only large bank to hold a significant share of deposits. According to the June 30, 2011 FDIC Summary of Deposits Report, South Carolina Bank and Trust held 21.8% of the deposit market share, followed by United Community Bank with 16.8%. Regions was ranked 3rd in the market, with \$398.3 million in deposits or 12.2% of total deposits. Overall there were 19 financial institutions operating 73 branches in the assessment area.

Regions ranked 7th out of 260 HMDA reporters in 2010 with 4.4% of total loans. Overall HMDA lending in the assessment area declined between 2010 and 2011, and Regions Bank's HMDA lending followed the same trend. Regions was again ranked 7th out of 255 lenders with 3.9% of all HMDA loans. Wells Fargo Bank, JPMorgan Chase, South Carolina Bank and Trust, United Community Bank, and Bank of America are the leading HMDA lenders in the market.

Regions ranked 6th out of 38 small business loan reporters in 2010 with 5.4% of the small business loans. Small business lending increased in the assessment area between 2010 and 2011, and Regions ranked 2nd in 2011 out of 51 reporters with 13.5% of all loans. American Express was the top small business lender in the market, along with South Carolina Bank and Trust, United Community Bank, and Citibank.

Demographic Characteristics

Northeast Georgia is primarily a rural area, with low population density. Several counties in the assessment area have been designated by the Appalachian Regional Commission (ARC) as part of the Appalachian region, which is an area known for very high rates of poverty and financial distress. White, Rabun, and Banks are classified as underserved counties, and Stephens is classified as a distressed county. Despite the high levels of financial distress, there are no low- or moderate-income tracts in the assessment area according to 2000 US census data.

Jackson is the largest county in the assessment area, and with about 60,500 residents, represented about 27% of the assessment area population in 2010. Habersham had about 43,000 residents in 2010 and the remaining counties had less than 30,000 residents. The total population in the assessment area was 221,482 in 2010, representing a 28% increase over the 2000 population. Statewide, population grew by about 18% over the same time period. The largest population increase occurred in Jackson County, which grew by 45%. Lumpkin, White, Banks and Habersham also saw significant population growth.³⁶³

The table below shows selected demographic information for the Northeast Georgia assessment area.

³⁶³ US Census Bureau. Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

Northeast Georgia

Combined Demographics Report

Assessment Area: GA Northeast GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	7,587	15.7	
Moderate-income	0	0.0	0	0.0	0	0.0	7,935	16.5	
Middle-income	24	77.4	35,878	74.4	3,654	10.2	10,210	21.2	
Upper-income	7	22.6	12,358	25.6	886	7.2	22,504	46.7	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	31	100.0	48,236	100.0	4,540	9.4	48,236	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0	
Middle-income	58,876	36,975	74.6	62.8	12,086	20.5	9,815	16.7	
Upper-income	17,371	12,569	25.4	72.4	3,548	20.4	1,254	7.2	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	76,247	49,544	100.0	65.0	15,634	20.5	11,069	14.5	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	7,284	73.2	6,692	73.2	266	69.8	326	76.2	
Upper-income	2,671	26.8	2,454	26.8	115	30.2	102	23.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	9,955	100.0	9,146	100.0	381	100.0	428	100.0	
Percentage of Total Businesses:				91.9		3.8		4.3	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	196	70.8	195	71.2	1	33.3	0	0.0	
Upper-income	81	29.2	79	28.8	2	66.7	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	277	100.0	274	100.0	3	100.0	0	.0	
Percentage of Total Farms:				98.9		1.1		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Northeast Georgia

Income Characteristics

According to the US census estimates, median family income in 2010 ranged from \$48,606 in Banks County to \$58,239 in Jackson County. The median family income in all counties in the assessment area was lower than the median family income for the state, estimated at \$58,790.³⁶⁴ For the purposes of this analysis, HUD's 2010 and 2011 median family income for Georgia non-metro areas is used. As shown, the median family income decreased between 2010 and 2011, from \$46,400 to \$44,600. The following table provides a breakdown of the estimated annual income based on income classification (i.e., low, moderate, middle and upper).

**Borrower Income Levels
State Non-metro GA**

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2010	\$46,400	0 - \$23,199	\$23,200 - \$37,119	\$37,120 - \$55,679	\$55,680 - & above
2011	\$44,600	0 - \$22,299	\$22,300 - \$35,679	\$35,680 - \$53,519	\$53,520 - & above

According to the 2000 census, 9.4% of the families in the assessment area lived below the poverty level. The number of people living in poverty in the Northeast Georgia area has increased significantly over the last decade in all counties but Stephens. The poverty rate within the assessment area ranges from 15.1% in Jackson County to 19.6% in Habersham. Statewide, 15.7% of the population was estimated to live below the federal poverty line between 2005 and 2009.³⁶⁵ Utilization of food stamps has also been increasing throughout the assessment area. Stephens County had the highest percentage of residents receiving food stamps in 2009 at 22.6%, while food stamp usage was lowest in Habersham County at 11.1%.³⁶⁶

Housing Characteristics

The housing market in Northeast Georgia is unique due to its rapid growth before the recession as a popular second home and retiree market, as well as the dramatic population growth in Jackson County. However, new housing development almost came to a halt during the economic downturn. At the peak in 2005, almost 3,500 building permits for new residential units were issued in the 7-county area. By 2011, the number had declined to 296, a 91% decline in 6 years. Clearly the dramatic slow-down in the housing market had a much larger economic impact in terms of construction job loss.

Home sales in the assessment area declined by 31% between 2006 and 2009, though the performance varied significantly across the assessment area. Rabun, Lumpkin and Banks counties each saw sales drop by more than 50% over the time period, while sales in Habersham County fell by less than 1%. The sales market has rebounded since 2009 in all counties, with the exception of Jackson County, and overall, sales were up almost 50% in 2011 over 2009.³⁶⁷

Population growth and the increase in second home communities have driven up the home prices in the several communities, but there is a variation in the median home price in the assessment area. Home prices in 2011 were lowest in Stephens County at \$52,000 and highest in Rabun County at \$120,000. Throughout the

³⁶⁴ US Census Bureau. Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

³⁶⁵ US Census Bureau. Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

³⁶⁶ US Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

³⁶⁷ Boxwood Means. Accessed through PolicyMap. (accessed on January 8, 2013); available at: <http://www.policymap.com>

Northeast Georgia

assessment area, home prices fell by at least 20% in each county between 2007 and 2011. The largest declines were observed in Habersham (35%) and Stephens (38%). In Jackson County, the median home price was \$110,000 in 2011, representing a 24% decline from the peak prices in 2007.³⁶⁸

Rising foreclosure and mortgage delinquency rates have negatively impacted the region's housing market. Throughout the assessment area, seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) increased from 7.1% in January 2010 to 9.9% in December 2011. The problem is most acute in the smaller counties, including Stephens (15.8%) and Banks (12.2%).³⁶⁹

Similar to other rural communities, most of the households in the Northeast Georgia area are homeowners, and the homeownership rate in each county is approximately 75%. However, housing affordability is a concern. In 2009, less than 30% of homes were considered affordable to a family making less than 80% of the area median income in all counties, with the exception of Banks and Stephens.³⁷⁰

Employment and Economic Conditions

The Northeast Georgia economy is heavily dependent on agriculture. In the past, lumber and textiles were strong industries, but over the past several decades most of the plants have closed. Today, the agricultural industry is driven by poultry and food processing. The area also has a growing tourism industry, as more people have discovered its natural amenities and historic downtowns.

The region has been hard hit by a number of major plant closings in the past five years. Louisiana-Pacific and Caterpillar closed their facilities in Jackson County in 2008 and 2009, and most recently, Clark Steel announced a consolidation and will be closing a plant in Jackson County. Fruit of the Loom closed a manufacturing plant in Rabun County in 2007, eliminating over 1,000 jobs in a county of just 16,000 at the time. In 2009, Lumpkin County lost the Mohawk carpet manufacturing plant, which employed over 350. Overall, the changing global market has had a large impact on the local economy.³⁷¹

Recently, however, economic activity in the region appears to be picking up, particularly in Jackson County. Jackson has been one of the fastest growing counties in the country over the past decade, growing at twice the rate as the state of Georgia. The county is considered an exurb of the metro Atlanta area and was historically seen as a bedroom community for Gwinnett County. The economy was based on farming and distribution.³⁷² The distribution sector has been driving most of the growth in the county in the past five years. According to the Alliance for Economic Development in Jackson County, there has been more than \$700 million in new investment announced since 2008, and the county has been one of the largest job creators in the state. Some of the major announcements include the new Carter's distribution center (1,000 jobs), a new Bed Bath and Beyond e-fulfillment center (900 jobs), and a \$320 million Toyota plant (350 jobs). Overall, the region has gained several thousand new jobs since 2010.³⁷³

³⁶⁸ Boxwood Means. Accessed through PolicyMap. (accessed on January 8, 2013); available at: <http://www.policymap.com>

³⁶⁹ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

³⁷⁰ US Census Bureau and HUD. Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

³⁷¹ Georgia Trend, Our State, Northeast Georgia. Various articles. (accessed on January 24, 2013); available at: <http://www.georgiatrend.com/Our-State/Northeast/>

³⁷² Atlanta Business Journal. "Jackson County is big winner in Ga. jobs race" February 2, 2012. (accessed on January 24, 2013); available at: <http://www.bizjournals.com/atlanta/print-edition/2012/02/03/jackson-county-is-big-winner-in-ga.html?page=all>

³⁷³ Georgia Connector: Fall 2012. "Land of Opportunity" (accessed on January 24, 2013); available at: <http://www.georgiaconnector.com/>

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There has also been activity in other Northeast Georgia counties. In 2010, Steel Cell, based in Habersham County, announced an expansion that would create about 60 new jobs. Freudenberg-NOK, a manufacturer of oil seals for cars and the largest employer in White County, has seen an increase in demand for its products, and employment is up by about 20%.³⁷⁴

While the region has seen some new investment in the manufacturing and distribution sectors, economic development efforts have also shifted to new opportunities. Most of the counties are seeking to capitalize on the natural amenities for more tourist activity, as well as higher priced second home communities. Counties are also focused on fostering local small business and entrepreneurship. Several of the counties have received designation as an “Entrepreneur Friendly” community by the State of Georgia. To support small businesses and to increase the attractiveness of the area to tourists, many of the small towns throughout the assessment area have active Main Street or other targeted revitalization programs to restore their historic downtowns.³⁷⁵

Transportation and infrastructure investment are high priorities for this region. Interstate 85 runs through Jackson County, but because access to the other counties is more limited, they are looking at various scenarios to improve local transportation. Increasing access to broadband is another focus for economic development as it is seen as a necessity for small businesses and any other type of industry recruitment. In 2009, the North Georgia Network (a collaborative effort of eight counties in the Georgia mountains region) won a \$33 million federal stimulus grant to build a high-speed fiber-optic network that will cover a 260-mile loop, extending from Atlanta north to the Georgia mountains. The grant has been paying for most of the project, with local money covering the remaining expansion. The network will pass 245 county and city government facilities, schools, educational institutions and hospitals. Local residents and economic development officials see this project as a real game changer, and it will eliminate one of the major barriers that have limited business recruitment and expansion in the region.³⁷⁶

Workforce development and improving the overall educational system are also high priorities for economic development officials. Given the dramatic shift in the economic base of the region, many workers need retraining, and the schools need to be better connected to help develop what are perceived to be the skills for the next generation of jobs.

Agriculture is the largest industry in the region, but there are significant worker concentrations in a number of different sectors, including manufacturing (and specifically food processing), retail, construction, administration and waste services, accommodations and food service, and local government.³⁷⁷ The two largest employers in the area are Fieldale Farms, with over 2,000 employees, and Wayne Farms, with about 1,100 employees. In the 13-county Georgia Mountains Regional Commission area, which includes the entire assessment area minus Jackson County, Regions Bank is the 8th largest employer.³⁷⁸ In Jackson County, GRUMA Corporation, Kubota Industrial Equipment Corporation, Baker & Taylor Inc. (distribution) and Systemax Inc. (distribution center) each employ more than 400.³⁷⁹

³⁷⁴ Georgia Trend, Our State, Northeast Georgia. Various articles. (accessed on January 24, 2013); available at: <http://www.georgiatrend.com/Our-State/Northeast/>

³⁷⁵ Georgia Trend, Our State, Northeast Georgia. Various articles. (accessed on January 24, 2013); available at: <http://www.georgiatrend.com/Our-State/Northeast/>

³⁷⁶ Georgia Trend. April 2012. “Rabun County: Changing The Game” (accessed on January 24, 2013); available at: <http://www.georgiatrend.com/April-2012/Rabun-County-Changing-The-Game/>

³⁷⁷ Regional Economic Information Systems.

³⁷⁸ Georgia Mountains Regional Commission. (accessed on January 24, 2013); available at: <http://www.gmrc.ga.gov>

³⁷⁹ The Alliance for Economic Development, Jackson County. (accessed on January 24, 2013); available at: <http://www.jacksonalliance.com/Jackson-County-Top-Employers.818.0.html>

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As discussed earlier, there have been a number of major plant closings in the region, which have resulted in significant job loss. In addition, the recession has impacted tourism in the area and the growth of the retiree/second home market. The construction sector almost came to a halt during the recession. Unemployment increased significantly across the assessment area, peaking in most counties in 2009 and 2010. The unemployment rate in Rabun County was the highest, peaking at 12.5% in 2011. In Jackson County, the largest employment center, unemployment peaked at 11% in 2009.³⁸⁰ As shown in the table below, the unemployment rate continued to decline between 2010 and 2011 in all counties, with the exception of Rabun. Unemployment in Banks, Habersham and Jackson counties compares favorably to the state, where the unemployment rate was 9.8% in 2011.

The following chart shows unemployment rates relevant to the assessment area for 2010 through 2011.

Unemployment Rates

Assessment Area: GA Northeast

Area	Years - Annualized	
	2010	2011
Banks County	7.8	7.3
Habersham County	9.8	9.6
Jackson County	10.7	9.7
Lumpkin County	11.5	10.6
Rabun County	12.2	12.5
Stephens County	10.6	10.1
White County	10.2	9.8
Georgia	10.2	9.8

Not Seasonally Adjusted

Community Contacts and Community Development Opportunities

Community development opportunities in the Northeast Georgia assessment area are limited, but affordable housing and support for small businesses are important to the residents of the area. Affordable rental housing is a particular need, given the agricultural workforce that tends to be drawn to temporary rental housing. In addition, at least 45% of the renters in several counties in the assessment area (White, Stephens and Lumpkin) were considered cost burdened in 2010, meaning they spend more than 30% of their gross income for rental expenses.

Downtown revitalization is another important community development opportunity throughout the assessment area. As mentioned earlier, many of the small towns throughout the assessment area have been designated as part of the Historic Main Street program or have developed other special incentive programs to try to restore the downtown areas.

Finally, support for small businesses is critical. Economic development efforts in the assessment area are primarily focused on supporting local small businesses, and there are financing and technical assistance

³⁸⁰ Bureau of Labor Statistics

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programs available throughout the assessment area. A community contact that specializes in small business lending said small businesses had been very hard hit by the recession and the loss of revenue from the tourism industry. The contact noted that small business owners that had used real estate as collateral for their loans were struggling because of declining property values. The contact indicated that banks were only lending to the “top tier” businesses, so there was a growing need for alternative financing sources, such as community development financial institutions (CDFIs). The contact thought that investment in a CDFI is a good opportunity for banks to support small businesses, even if they were not able to make the loans directly. Overall, the perception was that banks, and specifically large banks, could be more responsive and take a larger role in addressing community needs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank’s lending performance in the Northeast Georgia assessment area is good. The distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes few, if any, community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 574 (50.3%) small business loans compared to 567 (49.7%) HMDA loans in the Northeast Georgia assessment area. Therefore, small business lending was given equal weight as HMDA lending in determining the bank’s lending test rating in the assessment area. The Northeast Georgia assessment area contains 0.6% of the bank’s small business and HMDA lending by number of loans, and 0.6% by dollar volume, totaling \$132.3 million. In comparison, 0.4% of the bank’s total deposits are in this assessment area.

Details of the bank’s HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

Although there are no low- or moderate-income census tracts in the Northeast Georgia assessment area, an evaluation of the geographic distribution was conducted based on lending in middle- and upper-income tracts. The bank’s geographic distribution performance in the assessment area is adequate.

HMDA Lending

Generally, the bank’s HMDA lending to middle-income geographies was greater than or comparable to the percentage of owner-occupied units in middle income tracts as well as to the aggregate lending in those tracts. The bank’s HMDA lending in upper-income geographies was either less than or comparable to the percentage of owner-occupied units in upper-income tracts. The bank’s performance was also comparable to the aggregate lenders’ performance in upper-income tracts.

Small Business Lending

The bank’s small business lending to middle-income geographies was comparable to the percentage of small businesses in middle-income tracts, as well as the aggregate lending in those tracts. The bank’s small business lending in upper-income geographies was less than the demographic as well as the aggregate lending performance in upper-income tracts.

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

The distribution of loans based on borrower income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower

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income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is poor. The bank originated only two home purchase loans to low-income borrowers during the review period, representing 2.5% of its total home purchase lending in the assessment area. Meanwhile, low-income families make up 15.7% of total families in the assessment area. In addition, the bank's performance was less than aggregate in 2010 and 2011.

Home purchase lending to moderate-income borrowers is good. At 21.0%, the bank's percentage of home purchase lending to moderate-income borrowers exceeded the percentage of moderate-income families in the assessment area at 16.5%. The bank's performance was below the aggregate in 2010; however, the bank's lending exceeded the aggregate in 2011.

The bank's home purchase lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. Regions Bank's percentage of loans at 9.0% was below the percentage of low-income families in the assessment area at 15.7%. However, the bank's lending to low-income borrowers exceeded aggregate performance in 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is good when compared to the percentage of moderate-income families in the assessment area and to the aggregate lenders. The bank's percentage of home refinance lending to moderate-income borrowers at 14.6% was less than the percentage of moderate-income families in the assessment area at 16.5%. However, Regions Bank's performance was better than the aggregate in both 2010 and 2011.

The bank's home refinance lending to middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Home Improvement Loans

The bank's home improvement lending to low-income borrowers is adequate. The bank made 12.0% of its home improvement loans to low-income borrowers. Low-income families make up 15.7% of total families in the assessment area. Additionally, the bank's lending to low-income borrowers was less than the aggregate performance in both 2010 and 2011.

Home improvement lending to moderate-income borrowers is excellent. Regions Bank's percentage of home improvement loans to moderate-income borrowers at 26.7% exceeded the percentage of moderate-income families in the assessment area at 16.5%. Although the bank's performance was slightly below aggregate in 2011, home improvement lending significantly exceeded the aggregate in 2010.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while the lending to upper-income borrowers was less than the percentage of upper-income families.

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Small Business Lending

Considering the bank's performance when compared to the area demographic and aggregate performance, the distribution of small business lending by business revenue size is good. The bank's lending to small businesses exceeded the aggregate in 2010, but was less than aggregate in 2011. The bank originated 35.4% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 91.9%. However, of the 574 small business loans originated during the review period, 318 loans (55.4%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 79.3%, which is less than the percentage of businesses in the Northeast Georgia assessment area that are considered small businesses, at 91.9%. Also, 84.1% of the 574 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in both 2010 and 2011.

Community Development Lending

Regions Bank makes few, if any, community development loans in the Northeast Georgia assessment area. The bank originated no community development loans during the review period. Local community development needs include affordable housing for low- and moderate-income individuals, economic development through small business finance and targeted downtown revitalization initiatives, job growth, and neighborhood stabilization activities resulting from foreclosures and mortgage delinquencies. The bank was not responsive to any of these community credit needs with community development lending.

Investment Test

The bank's performance in the Northeast Georgia assessment area under the investment test is adequate. The bank had two investments totaling \$8.3 million. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Prior period direct investments in the assessment area provided support for affordable housing through Low Income Housing Tax Credits (LIHTCs) and for community revitalization through a Qualified Zone Academy Bond. Regional investments primarily funded small businesses and startup companies through investments in SBICs. Community development needs identified in the community include, but are not limited to, affordable housing for low- and moderate-income individuals, financial and foreclosure counseling, small business finance, job creation, and community revitalization. The dollar volume of Regions Bank's current and total investments is adequate given the bank's limited presence in the assessment area.

The bank did not have any contributions specific to the Northeast Georgia assessment area. However, the bank made contributions to statewide and national organizations that may provide an indirect benefit to low- and moderate-income individuals and communities in the assessment area.

Service Test

The bank's service test performance in the Northeast Georgia assessment area is good. Its retail and community development services reflect good responsiveness to the needs of the Northeast Georgia assessment area.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of Regions Bank's nine branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open any branches and closed four branches (all in middle-income tracts) in the Northeast Georgia assessment area. The bank's record of closing branches has generally not adversely

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affected the accessibility of its delivery systems, particularly to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly low- and moderate-income individuals. The level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

Geographic Distribution of Branches

Assessment Area: GA Northeast GA

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Moderate	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Middle	Total	8	88.9%	0	4	8	3	8				
	DTO	0		0	0	0			24	77.4%	75.4%	73.2%
	LS	0		0	0							
Upper	Total	1	11.1%	0	0	1	0	1				
	DTO	0		0	0	0			7	22.6%	24.6%	26.8%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Total	Total	9	100.0%	0	4	9	3	9				
	DTO	0		0	0	0			31	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a relatively high level of community development services in the assessment area. During the review period, Regions Bank employees provided 352 service hours in various capacities for community development organizations by participating in 23 community development services. Many of the community development services focused on education, affordable housing, youth services, and various other community services that aided low- and moderate-income individuals. In particular, Regions Bank employees volunteered by teaching financial education classes to middle and high school students. The majority of these schools have a high number of students on free or reduced price lunch programs. In addition, Regions Bank employees served on the board of directors for a community organization whose purpose is to rehabilitate homes in distressed areas and provide affordable housing to low- and moderate-income individuals.

Non-Metropolitan Areas (Limited Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GEORGIA NON-METROPOLITAN ASSESSMENT AREAS

- **Jefferson-Jenkins Assessment Area (Jefferson and Jenkins Counties)**
 - As of December 31, 2011, Regions Bank operated three branches in the assessment area, representing 2.6% of its branches in Georgia.
 - As of June 30, 2011, the bank had \$64.7 million in deposits in this assessment area, representing a market share of 16.7% and 1.2% of Regions Bank's total deposits in Georgia.
- **Morgan-Elbert-Wilkes Assessment Area (Elbert, Morgan and Wilkes Counties)**
 - As of December 31, 2011, Regions Bank operated three branches in the assessment area, representing 2.6% of its branches in Georgia.
 - As of June 30, 2011, the bank had \$133.2 million in deposits in this assessment area, representing a market share of 15.8% and 2.4% of Regions Bank's total deposits in Georgia.
- **Northwest Georgia Assessment Area (Chattooga, Gilmer, Gordon and Polk Counties)**
 - As of December 31, 2011, Regions Bank operated four branches in the assessment area, representing 3.4% of its branches in Georgia.
 - As of June 30, 2011, the bank had \$154.7 million in deposits in this assessment area, representing a market share of 8.2% and 2.8% of Regions Bank's total deposits in Georgia.
- **Southwest Georgia Assessment Area (Crisp, Clay, Randolph and Decatur Counties)**
 - As of December 31, 2011, Regions Bank operated four branches in the assessment area, representing 3.4% of its branches in Georgia.
 - As of June 30, 2011, the bank had \$141.3 million in deposits in this assessment area, representing a market share of 17.8% and 2.6% of Regions Bank's total deposits in Georgia.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Jefferson-Jenkins	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)
Morgan-Elbert-Wilkes	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Northwest Georgia	Consistent	Not Consistent (Above)	Not Consistent (Below)
Southwest Georgia	Consistent	Not Consistent (Below)	Not Consistent (Below)

As stated earlier, the Atlanta and Northeast Georgia assessment areas received full-scope reviews, and the bank's performance in the Atlanta assessment area was given greater consideration in determining the overall rating for the state. Atlanta is by far the bank's largest market in Georgia in terms of deposits, loans, and

Non-Metropolitan Areas (Limited Review)

branches. The full-scope areas selected together represent 69.6% of the deposits in the assessment areas in Georgia as well as 66.7% of the branches. The full-scope assessment areas also represent 62.5% of the HMDA loans and 68.7% of the small business loans in the state. Therefore, the two full-scope assessment areas represent more than half of the deposits, branches and loans in the State of Georgia.

For the Lending Test, performance was weaker than the bank's performance in the state in two of the limited-scope assessment areas (Jefferson-Jenkins and Morgan-Elbert-Wilkes) and consistent with the bank's performance in the state in the other assessment areas.

For the Investment Test, the performance in one limited-scope assessment area (Northwest Georgia) was stronger than the bank's performance in the state due to higher levels of qualified investments relative to the bank's operations in the assessment area. The performance in three limited-scope assessment areas (Jefferson-Jenkins, Morgan-Elbert-Wilkes and Southwest Georgia) was weaker than the bank's performance in the state due to higher levels of qualified investments relative to the bank's operations in the assessment areas.

For the Service Test, the performance in one limited-scope assessment area (Jefferson-Jenkins) was stronger than the bank's performance in the state. The performance in three limited-scope assessment areas (Morgan-Elbert-Wilkes, Northwest Georgia and Southwest Georgia) was weaker than the bank's performance in the state. The performance in the Morgan-Elbert-Wilkes and Northwest Georgia limited-scope assessment areas was weaker than the bank's performance in the state due to fewer community development services and less accessibility of delivery systems. The performance in the Southwest Georgia limited-scope assessment area was weaker than the bank's performance in the state due to fewer community development services.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Illinois

CRA RATING FOR ILLINOIS: Satisfactory³⁸¹

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

Major factors supporting the rating include the following:

- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas. In addition, the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of community development loans within the assessment areas.
- The bank provides a poor level of qualified community development investments and grants in the assessment areas.
- Retail services are accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides a relatively high level of community development services throughout the assessment areas.

³⁸¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Illinois

SCOPE OF EXAMINATION

Full-scope reviews were conducted for two assessment areas in the State of Illinois:

- Decatur
- Peoria

Limited-scope reviews were conducted for the remaining seven assessment areas:

- Bloomington
- Central Illinois (non-MSA)
- Champaign
- Livingston (non-MSA)
- Southeast Illinois (non-MSA)
- Southern Illinois (non-MSA)
- Springfield

The time period, products and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ILLINOIS

Regions Bank's lending activity in Illinois accounted for 1.3% of the bank's total lending activity, while deposits accounted for 1.2% of the bank's total deposits. As of June 30, 2011, the bank had \$1.2 billion in deposits in Illinois. Additionally, as of June 30, 2011, the bank ranked 20th, among 645 insured institutions, in deposit market share with 0.7% of the deposits within the state. Of the 86,664 HMDA loans originated and purchased by Regions Bank, 1,657 (1.9%) were in the Illinois assessment areas. Of the 110,902 small business and small farm loans originated and purchased by Regions Bank, 959 (0.9%) were in Illinois. As of December 31, 2011, Regions Bank operated 31 branch offices in Illinois representing 1.8% of the bank's total branches.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

The lending test rating for the Illinois assessment areas is Low Satisfactory. Region Bank's lending reflects an adequate responsiveness to the credit needs of both full-scope assessment areas.

Details of the bank's HMDA and small business lending as well as information regarding lending by peers can be found in Appendices F-G.

Although Regions Bank is both a small business and HMDA lender, HMDA lending was given greater consideration in determining the lending test rating for Illinois because the bank originated more HMDA loans by number than small business loans. Additionally, between the two full-scope assessment areas, the Decatur assessment area received greater consideration when determining the rating because it holds a greater percentage of the bank's deposits and loans in Illinois than the Peoria full-scope assessment area. Furthermore, Regions Bank originated only 246 small farm loans in Illinois during the review period; therefore, no detailed discussion of these loans is included in this section of the report.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of the Illinois assessment areas. The following table shows lending activity from January 1, 2010, through December 31, 2011.

Illinois

Statewide Summary of Lending Activity Assessment Areas Located in Illinois

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	547	20.9%	\$58,720	22.3%
HMDA Refinance	995	38.0%	\$111,184	42.1%
HMDA Home Improvement	115	4.4%	\$927	0.4%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	1,657	63.3%	\$170,831	64.8%
Total Small Business	713	27.3%	\$62,152	23.6%
Total Farm	246	9.4%	\$30,827	11.7%
TOTAL LOANS	2,616	100.0%	\$263,810	100.0%

Originations and Purchases

Affiliate loans include only loans originated or purchased within the bank's assessment area.

Geographic and Borrower Distribution

Overall, the distribution of loans among geographies is adequate. The geographic distribution was adequate in both full-scope assessment areas in the state. There were minimal HMDA-related loans originated in low- and moderate-income tracts in both the full-scope assessment areas to conduct meaningful analyses. Although large lending gaps were noted, low-income and moderate-income tracts generally represented a larger share of tracts without lending than middle-income and upper-income tracts. In most of the low- and moderate-income tracts, the housing units were rental and a great percentage of the families in these tracts lived below the poverty level, especially in low-income tracts. This may have impacted the ability to originate HMDA-related loans in these tracts.

Overall, the distribution of loans by borrower's income and revenue size of business is adequate. The borrower distribution is considered adequate in both full-scope assessment areas in the state.

A detailed discussion of the geographic and borrower distribution is included in the analysis for each full-scope assessment area.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the Illinois assessment areas. The bank made three community development loans totaling \$3.3 million during the review period, which represented 0.4% by number and 0.2% by dollar amount of the bank's community development lending. The majority of the loans were for the revitalization/stabilization of low- and moderate-income geographies. Although the bank made a relatively high level of community development loans in the Decatur assessment area, there was no community development lending in Peoria. More information on community development lending can be found in each full-scope assessment area section.

Illinois

Investment Test

The investment test rating is Needs to Improve when considering the bank's statewide performance and its overall presence in the State of Illinois. The bank made poor use of qualified investments and contributions and exhibited poor responsiveness to credit and community development needs through its investment activities in the Decatur and Peoria assessment areas.

The bank made 12 qualified investments of approximately \$6.7 million and contributions of \$73,738 within the Illinois assessment areas. The bank had two current period investments in the state totaling \$6.1 million. Most of the investments provided support for community development and affordable housing through HUD bonds and GNMA investment instruments. The bank also had investments that benefitted a broader regional area that includes Illinois. The broader regional investments primarily funded small businesses and startup companies through investments in SBICs. The largest donation during the review period was outside of the full-scope assessment areas. In Logan County, the bank donated a former bank branch to a nonprofit affordable housing group for use as its organizational headquarters. The bank also made contributions to national organizations that provided indirect benefit to low- and moderate-income individuals or communities within the Illinois assessment areas. Additional details regarding specific investments and contributions can be found in the full-scope assessment area sections.

Service Test

The service test rating is Outstanding when considering the bank's statewide performance in Illinois.

Retail Services

Delivery systems, including ATMs and branch office locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of offices has generally not adversely affected the accessibility of the bank's delivery systems, including to low- and moderate-income geographies and/or low- and moderate-income individuals.

Community Development Services

The bank provides a relatively high level of community development services that benefit residents and small businesses of the assessment areas. Of the two full-scope assessment areas, community development services were excellent in the Decatur assessment area and poor in the Peoria assessment area.

Decatur, Illinois

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DECATUR ASSESSMENT AREA

The Decatur, Illinois assessment area includes all of Macon County, which makes up the entire Decatur MSA. There are 36 census tracts in the assessment area, consisting of 5 low-income tracts, 10 moderate-income tracts, 15 middle-income tracts and 6 upper-income tracts. As of December 31, 2011, Regions Bank operated four branch offices in the Decatur assessment area representing 12.9% of its branches in Illinois. The four branches are located in one low-income census tract, one moderate-income tract, and two middle-income tracts.

The Decatur, Illinois MSA is small banking market with many smaller, local institutions. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 15 financial institutions operating 42 branch locations with a total of \$1.8 billion in deposits. Regions Bank ranked 4th with deposit market share of 12.5% (\$227.2 million). Hickory Point Bank and Trust had the largest deposit market share at 26.0% followed by Busey Bank with 18.5% and Soy Capital Bank and Trust with 13.5%.

Regions Bank is an active small business and HMDA lender in the assessment area. In 2010, the bank ranked 8th out of 35 small business loan reporters by originating 3.8% of all loans. In 2011, the bank was 6th out of 40 reporters and increased its small business lending performance to 6.0% of all loans. From 2010 to 2011, the bank's small business loans increased from 45 to 91 loans. For HMDA lending, Regions Bank ranked 4th in 2010 with 7.9% of all HMDA loans and 4th in 2011 with 7.5%. Loan production decreased from 275 units in 2010 to 233 units in 2011. Prairie State Bank and Trust, Busey Bank, and PNC Bank were the top HMDA lenders in the assessment area in 2011.

Demographic Characteristics

The population of Macon County, Illinois is shrinking. According to census data, the population of Macon County in 2000 was 114,706 people, which represented 0.09 % of the total statewide population. From 2000 to 2010, the county's population declined by 3.4%, while the statewide population grew by 3.3%. Migration trends further highlight the population decline. From 2005 to 2010, the assessment area saw an average net migration decline of nearly 500 people per year. Net migration is defined as the number of in-migrant households less the number of out-migrant households and is determined by comparing the addresses of in-migrant and out-migrant federal tax returns for a particular year.³⁸²

The table below shows selected demographic information for the Decatur assessment area.

³⁸² Internal Revenue Service, Statistics of Income – Migration Data. Access through PolicyMap. (accessed July 29, 2012); available from www.policymap.com.

Decatur, Illinois

Combined Demographics Report

Assessment Area: IL Decatur

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	13.9	1,618	5.2	686	42.4	6,233	20.1
Moderate-income	10	27.8	7,447	24.0	1,299	17.4	5,741	18.5
Middle-income	15	41.7	14,751	47.5	646	4.4	6,920	22.3
Upper-income	6	16.7	7,267	23.4	252	3.5	12,189	39.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	36	100.0	31,083	100.0	2,883	9.3	31,083	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	3,193	1,061	3.2	33.2	1,627	51.0	505	15.8
Moderate-income	15,804	7,310	21.9	46.3	6,807	43.1	1,687	10.7
Middle-income	21,561	16,909	50.7	78.4	3,523	16.3	1,129	5.2
Upper-income	9,683	8,099	24.3	83.6	1,225	12.7	359	3.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	50,241	33,379	100.0	66.4	13,182	26.2	3,680	7.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	486	11.9	390	11.0	55	20.5	41	16.4
Moderate-income	1,059	26.0	899	25.3	94	35.1	66	26.4
Middle-income	1,704	41.9	1,518	42.8	86	32.1	100	40.0
Upper-income	819	20.1	743	20.9	33	12.3	43	17.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,068	100.0	3,550	100.0	268	100.0	250	100.0
Percentage of Total Businesses:			87.3		6.6		6.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.3	1	0.4	0	0.0	0	0.0
Moderate-income	7	2.4	7	2.5	0	0.0	0	0.0
Middle-income	206	71.0	204	71.8	2	66.7	0	0.0
Upper-income	76	26.2	72	25.4	1	33.3	3	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	290	100.0	284	100.0	3	100.0	3	100.0
Percentage of Total Farms:			97.9		1.0		1.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Decatur, Illinois

Income Characteristics

The percentage of Macon County, Illinois residents receiving food stamps is increasing at a rate greater than the state of Illinois. In 2000, 9.9% of Macon County residents received food stamps, which increased to 17.2% by 2009. The percentage of residents receiving these benefits statewide increased from 6.6% in 2000 to 12.4% in 2009.³⁸³ Furthermore, an estimated 10.6% of families in the assessment area lived below the poverty line as of 2009 compared to 9.1% statewide.

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following chart sets forth the estimated median family income for the years 2010 through 2011 for the Decatur, Illinois MSA. It also provides a range of the estimated annual family income for each income category (low, moderate, middle and upper).

**Borrower Income Levels
Decatur, IL MSA**

HUD Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2010	\$58,900	0 - \$29,449	\$29,450 - \$47,119	\$47,120 - \$70,679	\$70,680 - & above
2011	\$59,400	0 - \$29,699	\$29,700 - \$47,519	\$47,520 - \$71,279	\$71,280 - & above

Housing Characteristics

The Decatur, Illinois MSA housing market has been impacted by the recent economic downturn to a lesser degree than many areas. The Illinois Association of Realtors reports that 378 housing units were sold in 2011 with a median home sales price of \$86,000 compared to 915 units in 2006 with a median sales price \$85,000.³⁸⁴ This suggests that while the number of units sold has decreased by one-third, the median sales price remained relatively flat despite steep price declines in many housing markets across the country. This also contrasts with statewide figures showing a 53% decrease in units sold and a 3% decrease in median home sales prices from 2006 to 2011.

Census data show that there were 50,241 housing units in the assessment area in 2000, of which 66.4% were owner-occupied, 26.2% were rental units and 7.3% were vacant. While a majority of the assessment area's housing units were owner-occupied, a disproportionately higher percentage of housing units in low- and moderate-income tracts were rental units or vacant, indicating reduced opportunities for mortgage origination in these geographies. The median age of housing stock across the assessment area was 42 years, but this figure increased to 56 years in low-income tracts and 48 years in moderate-income tracts. Housing permits also declined, with only 70 single-family permits issued in 2011 compared to 325 in 2006, a 78.5% decrease. The reduction in multi-family permits was more dramatic, declining 90% from 2006 to 2011.³⁸⁵

Mortgage delinquencies and lack of loan demand adversely impacted the local housing market. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, rose from 5.0% in January

³⁸³ US Census Bureau, Quick Facts. Accessed through PolicyMap (access on July 29, 2012); available from www.policymap.com.

³⁸⁴ Illinois Association of Realtors, Market Stats. (accessed on July 29, 2012); available from <http://www.illinoisrealtor.org/marketstats/archives>.

³⁸⁵ Texas A&M University Real Estate Center. 2012. (accessed on July 29, 2012); available from <http://recenter.tamu.edu/data/bp/bpm/msa2040.asp>.

Decatur, Illinois

2010 to 11.8% in December 2011.³⁸⁶ Furthermore, HMDA data for the assessment area show that demand for home purchase loans of owner-occupied, one- to four-family dwellings was weak, declining from a high of 1,600 loans in 2006 to 816 loans in 2010.

Employment and Economic Conditions

Macon County, Illinois is located in the Decatur-Macon County Enterprise Zone. An enterprise zone is a partnership between state and local government, business, labor and community groups designed to encourage economic growth in the targeted area by attracting new industry and revitalizing existing businesses via the provision of tax breaks and other financial incentives.³⁸⁷ Tax increment financing (TIF) districts have also been set up throughout the region to capture tax revenue in order to combat the effects of blight while applying economic development incentives to businesses in the district.

Decatur is home to two institutions of higher learning, Millikin University, a four-year undergraduate university, and Richland Community College, as well as two major regional hospitals, Decatur Memorial Hospital and St. Mary's Hospital.³⁸⁸ Major employers include Archer Daniels Midland Company, Tate and Lyle, Caterpillar and the aforementioned hospitals and educational facilities.³⁸⁹ The largest employment sectors in the assessment area are manufacturing, health care and social assistance, and retail trade, which combine to account for more than 40% of total employment.³⁹⁰

Several major employers reduced the size of their workforces in the Decatur MSA. Archer Daniels Midland announced a 15% reduction of its Decatur-based corporate staff in 2012 due to volatility of commodity prices.³⁹¹ In 2011, Tate and Lyle began moving its corporate headquarters from Decatur to the Chicago suburbs, reducing its employee base in Decatur by more than 10%.³⁹² And in 2009, industrial manufacturer Caterpillar announced that more than 1,000 Decatur-based workers would be laid off due to decreased demand for its products.³⁹³

To maintain economic competitiveness, the Center for Entrepreneurship at Millikin University, in partnership with key stakeholders, established "Grow Decatur," an "economic gardening" model for the region that focuses on entrepreneurship and support of existing businesses to drive community and economic growth. The initiative has identified three focal points: economic development, education, and quality of life. It is currently working with residents and businesses to further define what should be done in these areas to grow the economy and create new jobs.³⁹⁴

As a result of workforce reductions, the assessment area is also characterized by high unemployment relative to the state. The unemployment rate remained above 10% in 2011 since peaking in January 2010 at 14.2%, while

³⁸⁶ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

³⁸⁷ Economic Corporation of Decatur and Macon County. 2010. (accessed on July 30, 2012); available from www.decaturedc.com/index.html.

³⁸⁸ Macon County, IL. 2012. (accessed on July 30, 2012); available from www.co.macon.il.us/.

³⁸⁹ Greater Decatur Chamber of Commerce. 2012. (accessed on July 29, 2012); available from www.decaturchamber.com/faqs/.

³⁹⁰ Federal Reserve Bank of Atlanta calculations of data provided by LPS

³⁹¹ The Huffington Post. 2012. (accessed on August 28, 2012); available from www.huffingtonpost.com/2012/01/11/archer-daniels-midland_n_1199708.html.

³⁹² Herald-Review.com. 2012. (accessed on August 28, 2012); available from www.herald-review.com/article_1e772654-0849-544a-a0cf-8033414cba53.html.

³⁹³ Caterpillar. 2012. Caterpillar Announces Additional Layoffs for Employees at Three Illinois Facilities. (accessed on November 8, 2012); available from <http://www.cat.com/cda/layout?m=167201&x=7&id=1321143>.

³⁹⁴ Herald-Review.com. 2012. (accessed on August 28, 2012); available from www.herald-review.com/news/local/grow-decatur-lays-out-vision-for-improving-decatur-to-community/article_0be065be-53aa-11e1-a4c7-001871e3ce6c.html.

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both the statewide and nationwide unemployment rates have fallen into single digits. The following chart shows unemployment rates for the assessment area relative to the state of Illinois for 2010 and 2011.

Unemployment Rates

Assessment Area: IL Decatur

Area	Years - Annualized	
	2010	2011
Decatur MSA	12	10.6
Illinois	10.5	9.8

Not Seasonally Adjusted

Although the unemployment rate declined, it remains high relative to the state. While housing values maintained relatively stable, local and statewide median home sale prices saw a decline from 2010 to 2011, and building permit activity continues at low levels. Combined with elevated mortgage delinquencies and weak loan demand, the local economy remains fragile and will likely need continued strategic initiatives to increase the pace of recovery.

Community Contacts and Community Development Opportunities

One community contact specializing in business development and entrepreneurship was interviewed for the Decatur, Illinois assessment area and indicated a general need for small business funding sources while specifically discussing the importance of the Grow Decatur initiative. The contact also noted that many banks have closed or reduced credit lines, creating substantial working capital credit needs for local businesses. When other capital sources cannot be identified, these companies often address the shortfall through layoffs. The contact added that considering the workforce reductions of major employers and a correspondingly high unemployment rate, the Decatur area needs proactive involvement from local stakeholders, including banks, to reverse the current economic trends.

The state of Illinois received a significant allocation of funds under the federal government's Neighborhood Stabilization Program (NSP). The funds are available to help stabilize communities hard hit by the foreclosure crisis. Illinois received \$53.1 million under the NSP1 allocation process and \$5 million under NSP3. One Decatur-based project was funded by the state with \$1.1 million in NSP1 funds to rehabilitate 16 vacant properties that provide affordable, permanent supportive housing units to homeless, disabled and very low- and low-income veterans.³⁹⁵

There are no community development financial institutions (CDFIs) located in Macon County. Other community development opportunities include participation in the Low Income Housing Tax Credit (LIHTC) program, which is providing an estimated \$22 million in tax credits to the state of Illinois in 2012 for the provision of affordable housing.³⁹⁶ The state of Illinois also offers a separate LIHTC program for affordable housing development.

³⁹⁵ US Department of Housing and Development. "Neighborhood Stabilization Program, NSP Grantees" (accessed on August 29, 2012); available from <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>.

³⁹⁶ Novogradac and Company LLP. "Affordable Housing Resource Center" (accessed on August 29, 2012); available from http://www.novoco.com/low_income_housing/lihtc/federal_lihtc.php.

Decatur, Illinois

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Decatur assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes a relatively high level of community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 508 (79.0%) HMDA loans compared to 135 (21.0%) small business loans in the Decatur, Illinois assessment area. Therefore, HMDA lending was given more weight than small business lending in determining the bank's lending test rating in the assessment area. The Decatur, Illinois, assessment area contains 0.3% of the bank's small business and HMDA lending by number of loans and 0.3% by dollar volume, totaling \$71.1 million. In comparison, 0.2% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending as well as information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues, such as the unemployment and poverty rates, the level of owner-occupied units, and the number of small businesses in low- and moderate-income census tracts, were issues considered when assessing the bank's performance; the performance of the aggregate lenders was also considered. Considering all of these factors, the bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

During the review period, Regions Bank originated only one home purchase loan in a low-income tract. No home refinance or home improvement loans were originated in low-income tracts. The bank's one loan was originated in 2011. In both 2010 and 2011, the aggregate lenders also had very low lending levels of home mortgage loans compared to the percentage of owner-occupied units in low-income census tracts, which was 3.2%. This level of lending activity may be indicative of a lack of lending opportunity in low-income census tracts. Due to the low level of owner-occupied units, as well as limited aggregate activity, the bank's performance is adequate, with minimal weighting given to home mortgage lending in low-income tracts.

Home Purchase Loans

Home purchase lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 11.5% of its home purchase loans in moderate-income census tracts, which contain 21.9% of the owner-occupied units in the assessment area. The bank's performance was greater than the aggregate in 2010 but less than aggregate in 2011.

The bank's home purchase lending in middle- and upper-income tracts was greater than the percentage of owner-occupied units in these tracts.

Home Refinance Loans

Regions Bank's home refinance lending in moderate-income census tracts is adequate. During the review period, the bank originated 6.4% of its home refinance loans in moderate-income census tracts, which contain 21.9% of the owner-occupied units. Regions Bank's performance was comparable to the aggregate in both 2010 and 2011.

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The bank's home refinance lending in middle- and upper-income tracts was greater than the percentage of owner-occupied units in these tracts.

Home Improvement Loans

Regions Bank's home improvement lending in moderate-income census tracts is adequate. Although the bank originated only five loans (21.7%) in moderate-income census tracts, its percentage of home improvement lending in moderate-income census tracts was comparable to the percentage of owner-occupied units in the assessment area at 21.9%. Additionally, the bank's performance exceeded the aggregate in 2010 but was less than the aggregate in 2011.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was less than the percentage of owner-occupied units.

Small Business Loans

Regions Bank's small business lending in low-income tracts is good. The bank's performance exceeded both the area demographics and the aggregate's performance. Regions Bank originated 20.7% of its small business loans in low-income census tracts, which contain 11.0% of the small businesses in the assessment area. Additionally, the bank's performance was greater than the aggregate in both 2010 and 2011.

Regions Bank's small business lending in moderate-income census tracts is adequate. During the review period, Regions Bank originated 23.7% of its small business loans in moderate-income tracts, which contain 25.3% of the small businesses in the assessment area. However, the bank's performance was less than the aggregate's performance in both 2010 and 2011.

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

Regions Bank's distribution of loans by income and business revenue reflects adequate penetration throughout the assessment area. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is adequate. The bank originated 12.4% of its home purchase loans to low-income borrowers. Low-income families make up 20.1% of total families in the assessment area. The bank's lending to low-income borrowers was greater than the aggregate in 2010. However, the bank's lending to low-income borrowers was less than the aggregate in 2011; aggregate lenders also had low levels of home purchase lending to low-income borrowers compared to demographics.

Home purchase lending to moderate-income borrowers is excellent. At 30.3%, the bank's percentage of home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 18.5%. Additionally, the bank's lending to moderate-income borrowers exceeded the aggregate performance in both 2010 and 2011.

The bank's home purchase lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area while the lending to upper-income borrowers was less than the percentage of upper-income families.

Decatur, Illinois

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is adequate. The bank made 6.0% of its refinance loans to low-income borrowers. Low-income families make up 20.1% of total families in the assessment area.

Although the aggregate also had low levels of refinance loans to low-income borrowers, the bank's lending to low-income borrowers was greater than the aggregate in 2010 and comparable to the aggregate in 2011.

The bank's home refinance lending to moderate-income borrowers is adequate. The bank's percentage of home refinance lending to moderate-income borrowers at 13.5% was less than the percentage of moderate-income families in the assessment area at 18.5%. Additionally, the bank's lending to moderate-income borrowers was less than the aggregate performance in 2010 and comparable to the aggregate in 2011.

The bank's refinance lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

Home improvement lending to low-income borrowers is very poor. Regions Bank originated only one home improvement loan in 2010 and none in 2011 to low-income borrowers. The bank's percentage of home improvement loans to low-income borrowers at 4.3% was significantly below the percentage of low-income families in the assessment area at 20.1%. Additionally, the bank's lending to low-income borrowers was less than the aggregate in both 2010 and 2011.

Home improvement lending to moderate-income borrowers is adequate. Regions Bank's percentage of loans at 17.4% was comparable to the percentage of moderate-income families in the assessment area at 18.5%. The bank's lending to moderate-income borrowers was greater than the aggregate in 2010 but less than the aggregate in 2011.

The bank's home improvement lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Small Business Lending

Considering the bank's performance when compared to the area demographic and the aggregate, the distribution of small business lending by business revenue size is poor. The bank's lending to small businesses was less than the aggregate in both 2010 and 2011. The bank originated 21.5% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 87.3%. However, of the 135 small business loans originated during the review period, 78 (57.8%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 50.9%, which is also less than the percentage of businesses in the Decatur assessment area that are considered small businesses. Also, 80.0% of the 135 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank performed less than the aggregate in 2010 and greater than the aggregate in 2011.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the Decatur assessment area. The bank originated two community development loans totaling \$2.7 million during the review period. While

Decatur, Illinois

the number of loans extended during the review period is small, the bank's presence in the market is limited, and the qualitative aspects of the loans are positive. Both loans revitalize or stabilize the low- and moderate-income geographies where they are located and created new jobs via business expansion in the Decatur-Macon County Enterprise Zone. The financing of small businesses and neighborhood stabilization are among the local area's community development needs. The bank's community development loan portfolio exhibits good responsiveness to these needs.

Investment Test

The bank's performance in the Decatur assessment area under the investment test is poor. The bank had one investment totaling \$485,000. The bank also had investments that benefitted a broader regional area that includes the assessment area. Prior period direct investments in the assessment area provided support for community services to provide assistance to low-income seniors. Regional investments primarily funded small businesses and startup companies through SBICs. Community development needs identified in the community include, but are not limited to, affordable housing for low- and moderate-income individuals, small business finance, job creation and community revitalization.

The bank also made four contributions totaling \$2,828. In addition, the bank made several contributions to national organizations that may indirectly benefit the assessment area. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities and economic development. The bank's investment portfolio and contributions are not considered responsive to community development needs in the assessment area.

Service Test

The bank's service test performance in the Decatur assessment area is excellent. Its retail and community development services reflect excellent responsiveness to the needs of the Decatur assessment area.

Retail Services

The bank's delivery systems are readily accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of four branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open or close any branches in the Decatur assessment area. Banking services and hours of operations are tailored to the convenience and needs of the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank offers weekend or extended hours at many of its branch offices, including those located in low- or moderate-income tracts. Bank products, services, and standard business hours are consistent throughout the assessment area.

Decatur, Illinois

Geographic Distribution of Branches

Assessment Area: IL Decatur

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	1	25.0%	0	0	1	0	0	5	13.9%	5.9%	11.9%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	1	25.0%	0	0	1	0	1	10	27.8%	30.3%	26.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	Total	2	50.0%	0	0	2	0	2	15	41.7%	43.8%	41.9%
	DTO	0		0	0	0						
	LS	0		0	0							
Upper	Total	0	0.0%	0	0	0	0	0	6	16.7%	20.1%	20.1%
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Total	Total	4	100.0%	0	0	4	0	3	36	100.0%	100.0%	100.0%
	DTO	0		0	0	0						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank is a leader in providing community development services in the assessment area. During the review period, Regions Bank employees provided 234 service hours in various capacities for community development organizations, by participating in 36 community development services. Many of the community development services focused on education, affordable housing, youth services, and several other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered by teaching financial education classes to students at multiple schools where the majority of the students are on free or reduced price lunch programs. Furthermore, the majority of these schools are located in low- and moderate-income geographies. In addition, Regions Bank employees served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies or to low- and moderate-income individuals.

Peoria, Illinois

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PEORIA, ILLINOIS ASSESSMENT AREA

The Peoria, Illinois assessment area includes two counties, Peoria and Tazewell. These counties, along with Marshall, Stark, and Woodford counties, which are excluded from the bank's assessment area, make up the Peoria MSA. There are 78 census tracts in the assessment area, including 10 low-income tracts (all in Peoria County), 11 moderate-income tracts, 42 middle-income tracts, and 15 upper-income tracts. The bank has four branches located in the assessment area: one in a low-income tract, one in a moderate-income tract, one in a middle-income tract and one in an upper-income-tract.

The Peoria assessment area is an active banking market with many smaller, local institutions. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 33 financial institutions operating 132 branch locations with a total of \$5.4 billion in deposits. Regions Bank ranked 13th with deposit market share of 1.7% (\$92.2 million). Morton Community Bank had the largest deposit market share at 27.1%, followed by PNC Bank with 12.0%, and South Side Trust and Savings Bank of Peoria with 10.1%.

Regions Bank is not an active small business or HMDA lender in the assessment area. In 2010, the bank ranked 19th out of 44 small business loan reporters by originating fewer than 1% of all loans. In 2011, the bank was 14th out of 56 small business loan reporters and increased its CRA lending performance to 1.6% of all loans. From 2010 to 2011, the bank's small business loans increased from 18 to 62 loans. For HMDA lending, Regions Bank ranked 29th in 2010 out of 230 reporters, and 36th in 2011 out of 214 reporters; the bank's market share was less than 1% for both years. Loan production decreased from 74 units in 2010 to 41 units in 2011. Citizens Equity First Credit Union and Busey Bank were among the top HMDA lenders in the assessment area.

Demographic Characteristics

The population of the Peoria assessment area grew at an average rate. Census data indicate that the assessment area population in 2000 was 311,918 people, representing 2.5% of the total statewide population. From 2000 to 2010, the population grew by 3.2%, compared to a statewide population growth rate of 3.3%; however, the majority of this growth occurred during the first half of the decade as evidenced by migration trends. From 2005 to 2010, net migration in Tazewell County was positive, but negative in Peoria County. The lowest levels of net migration were in 2010, when Peoria County experienced an exodus of 1,900 people while Tazewell County had a net increase of 100 individuals. Net migration is defined as the number of in-migrant households less the number of out-migrant households and is determined by comparing the addresses of in-migrant and out-migrant federal tax returns for a particular year.³⁹⁷

The table below shows selected demographic information for the Peoria assessment area.

³⁹⁷ IRS Statistics of Income. Accessed through PolicyMap. (accessed on August 29, 2012); available from <http://www.irs.gov/taxstats/article/0,,id=212683,00.html>.

Peoria, Illinois

Combined Demographics Report

Assessment Area: IL Peoria

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	12.8	4,980	6.0	1,938	38.9	16,227	19.5
Moderate-income	11	14.1	10,909	13.1	1,358	12.4	15,500	18.6
Middle-income	42	53.8	49,549	59.5	2,577	5.2	19,424	23.3
Upper-income	15	19.2	17,841	21.4	412	2.3	32,128	38.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	78	100.0	83,279	100.0	6,285	7.5	83,279	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	9,275	3,241	3.7	34.9	4,804	51.8	1,230	13.3
Moderate-income	19,121	10,222	11.7	53.5	7,322	38.3	1,577	8.2
Middle-income	76,308	54,626	62.4	71.6	17,633	23.1	4,049	5.3
Upper-income	26,473	19,512	22.3	73.7	5,700	21.5	1,261	4.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	131,177	87,601	100.0	66.8	35,459	27.0	8,117	6.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,000	8.4	797	7.7	118	14.4	85	10.6
Moderate-income	1,543	12.9	1,297	12.6	119	14.5	127	15.9
Middle-income	6,573	55.1	5,781	56.0	384	46.9	408	51.0
Upper-income	2,817	23.6	2,440	23.7	197	24.1	180	22.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11,933	100.0	10,315	100.0	818	100.0	800	100.0
Percentage of Total Businesses:				86.4		6.9		6.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.1	1	0.1	0	0.0	0	0.0
Moderate-income	17	2.1	17	2.1	0	0.0	0	0.0
Middle-income	609	75.4	600	75.2	5	100.0	4	80.0
Upper-income	181	22.4	180	22.6	0	0.0	1	20.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	808	100.0	798	100.0	5	100.0	5	100.0
Percentage of Total Farms:				98.8		.6		.6

Based on 2010 D&B information according to 2000 Census Boundaries.

Peoria, Illinois

Income Characteristics

Food stamp usage is increasing across the state of Illinois and in the assessment area. From 2000 to 2009, the percentage of the statewide population receiving food stamps increased from 6.6% to 12.4%. During the same time period, food stamp usage in Peoria County increased from 9.5% to 15.8% while in Tazewell County program participation more than doubled from 4.1% to 9%.³⁹⁸ As of 2009, an estimated 10.2% of families in Peoria County and 6.2% of families in Tazewell County lived below the poverty line, compared to 9.1% statewide.

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following chart sets forth the estimated median family income for the years 2010 through 2011 for the Peoria MSA. It also provides a range of the estimated annual family income for each income category (low, moderate, middle and upper).

**Borrower Income Levels
Peoria, IL MSA**

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2010	\$66,700	0 - \$33,349	\$33,350 - \$53,359	\$53,360 - \$80,039	\$80,040 - & above
2011	\$68,200	0 - \$34,099	\$34,100 - \$54,559	\$54,560 - \$81,839	\$81,840 - & above

Housing Characteristics

The Peoria, Illinois housing market was impacted to a lesser degree by the housing crisis than many other markets. The Illinois Association of Realtors reports the 2011 median sale price in Peoria County was \$115,000, a 1.7% decrease from the 2008 peak median price of \$117,000. Tazewell County performed similarly, decreasing 3.1% from its peak of \$126,000 in 2007 to \$122,100 in 2011. Comparatively, the state of Illinois saw a 33% drop in median home sale prices from 2006 to 2011.³⁹⁹ This suggests that the Peoria MSA housing market remained relatively stable during the recent housing crisis despite steep declines in other markets.

According to 2000 census data, there were 131,177 housing units in the assessment area, of which 66.8% were owner-occupied, 27.0% were rental units and 6.2% were vacant. While a majority of the assessment area's housing units were owner-occupied, a disproportionately higher percentage of housing units in low- and moderate-income tracts were rental units or vacant, indicating limited opportunities for mortgage origination in these tracts. The median age of housing stock across all census tract income categories was 40 years, but this number increased to 54 years in low-income tracts and 49 years in moderate-income tracts. Housing permits also declined, with only 433 single-family permits issued in 2011, compared to a peak of 1,388 permits in 2004. The reduction in multi-family permits was even more dramatic, declining 96% from 355 permits in 2005 to 16 in 2011.⁴⁰⁰

³⁹⁸ US Census' Small Area Income and Poverty Estimates. Accessed through Policy Map. (accessed on August 29, 2012); available from <http://www.census.gov/hhes/www/saipe/>.

³⁹⁹ Illinois Association of Realtors, Market Stats. (accessed August 28, 2012); available from <http://www.illinoisrealtor.org/marketstats/archives>.

⁴⁰⁰ Texas A&M University Real Estate Center. 2012. (accessed on August 28, 2012); available from <http://recenter.tamu.edu/data/bp/bpm/msa2040.asp>.

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Mortgage delinquencies and low levels of loan demand continue to impact the local housing market. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, rose from 5.1% in January 2010 to 11.4% in December 2011. Furthermore, HMDA data for the assessment area show that demand for home purchase loans of owner-occupied, one- to four-family dwellings continues to be weak, declining from a high of 5,788 loans in 2006 to 3,070 loans in 2010, a 47% decrease.

Employment and Economic Conditions

The Peoria MSA is home to the global headquarters of Caterpillar, Inc., a manufacturer of construction and mining equipment, diesel and natural gas engines, industrial gas turbines, and diesel-electric locomotives.⁴⁰¹ Caterpillar employs more than 15,000 people in the Peoria area. Other major employers include Archer Daniels Midland, Komatsu American Corporation, Citizens Equity First Credit Union (CEFCU), Bradley University, multiple medical centers, and Wal-Mart. The largest employment sectors in the assessment area are manufacturing, health care and social assistance, retail trade, and government.⁴⁰²

The assessment area includes two enterprise zones, one in Peoria County and one in Tazewell County. An enterprise zone is an area designated by a municipality for targeted business growth and economic revitalization. The purpose of the enterprise zone is to stimulate economic growth and neighborhood revitalization in economically depressed areas. Businesses located in a designated enterprise zone are eligible to obtain special state and local tax incentives.⁴⁰³ Numerous tax increment financing (TIF) districts are also in place to capture tax revenue in order to combat the effects of blight and apply economic development incentives to businesses in the district.

The Economic Development Council (EDC) for Central Illinois developed a comprehensive economic development strategy for the region that was published in 2007. The primary drivers of the plan are the region's significant dependence on manufacturing for economic growth and slow population growth in recent years. The plan outlines four goals: development of targeted industries, infrastructure, quality of life, and rural and small communities. Targeted industries include technology commercialization and innovation, intermodal logistics, health care services, energy, agribusiness/agriculture, tourism, retail, specialized manufacturing, professional/technical services and global trade. Additionally, the EDC board structure was reorganized to make it more interactive with the communities and organizations the EDC serves, resulting in an Economic Development and Growth Experts (EDGE) group and Strategy Groups for each of the targeted industries.⁴⁰⁴

Bank On is a national initiative with local programs focused on connecting unbanked and under-banked individuals with traditional banking products and services in order to reduce costs and increase financial stability. The organization estimates that 4.7% of households in the MSA are unbanked compared to 6.2% across the state. Additionally, 16.8% of households in the assessment area are listed as under-banked, meaning they have a bank account but continue to rely on alternative financial services, like check-cashing services, payday loans, rent-to-own agreements or pawn shops. This compares to 15.7% of under-banked households statewide.⁴⁰⁵

⁴⁰¹ Caterpillar. 2012. (accessed on August 29, 2012); available from <http://www.cat.com/about-the-company>.

⁴⁰² Federal Reserve Bank of Atlanta calculation of data provided by LPS.

⁴⁰³ City of Peoria, Illinois Enterprise Zone. 2011. (accessed on August 29, 2012); available from <http://www.ci.peoria.il.us/enterprise-zone>.

⁴⁰⁴ Economic Development Council of Central Illinois. September 2007. (accessed on August 28, 2012); available from http://www.centralillinois.org/sites/default/files/504_CEDS%201st%20Draft%208%2028%202007.pdf.

⁴⁰⁵ BankOn. 2011. (accessed on November 7, 2012); available from <http://webtools.joinbankon.org/community/profile?state=FL&place=St.percent20Petersburg>.

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The unemployment rate in the assessment area has been trending downward since January 2010. The following chart shows unemployment rates for the MSA and applicable counties relative to the state of Illinois for 2010 and 2011.

Unemployment Rates

Assessment Area: IL Peoria

Area	Years - Annualized	
	2010	2011
Peoria MSA	10.4	8.8
Peoria County	11.0	9.5
Tazewell County	10.2	8.3
Illinois	10.5	9.8

Not Seasonally Adjusted

Generally speaking, the economic conditions in the Peoria MSA are relatively stable. Housing and unemployment indicators point to economic stabilization in spite of broader economic issues, but the current rise in delinquent mortgages and weak loan demand threaten to destabilize an already fragile mortgage market and the region's economic recovery.

Community Contacts and Community Development Opportunities

One community contact specializing in community development and local government assistance was interviewed for the Peoria assessment area. The contact discussed the area's need for more affordable rental housing and first-time homebuyer programs, specifically highlighting the lack of supportive housing for special needs populations, such as veterans, persons with disabilities, and persons being re-entered into the community. An increase in the number of foreclosures is also putting a strain on community resources. Finally, the contact indicated a need for more proactive involvement of financial institutions in the local community, from homebuyer education to increased credit accessibility for moderate-size businesses.

The Peoria assessment area did not receive any funding under the federal government's Neighborhood Stabilization Program (NSP) or through the state of Illinois' NSP allocation.

The assessment area is home to only one community development financial institution (CDFI), which provides services for quality of life and economic health issues for a specific community in Peoria.⁴⁰⁶ Other community development opportunities include participation in the Low Income Housing Tax Credit (LIHTC) Program, which provided an estimated \$22 million in tax credits to the State of Illinois in 2012 for the provision of affordable housing.⁴⁰⁷ The State of Illinois also offers a separate LIHTC program for affordable housing development.

⁴⁰⁶ CDFI Fund. "Certified CDFIs and Native CDFIs – Sortable List." (accessed on August 29, 2012); available from http://www.cdfifund.gov/what_we_do/programs_id.asp?programID=9.

⁴⁰⁷ Novogradac and Company LLP. "Affordable Housing Resource Center." (accessed on August 29, 2012); available from http://www.novoco.com/low_income_housing/lihtc/federal_lihtc.php.

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Peoria assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes few, if any, community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 115 (59.6%) HMDA loans compared to 78 (40.4%) small business loans in the Peoria assessment area. Therefore, HMDA lending was given more weight than small business lending in determining the bank's lending test rating in the assessment area. The Peoria assessment area contains 0.1% of the bank's small business and HMDA lending by number of loans and 0.1% by dollar volume, totaling \$23.6 million. In comparison, 0.1% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending as well as information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues, such as the unemployment and poverty rates, the level of owner-occupied units, and the number of small businesses in low- and moderate-income census tracts, were issues considered when assessing the bank's performance; the performance of the aggregate lenders was also considered. Considering all of these factors, the bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

During the review period, Regions Bank originated no home purchase or home refinance loans in low-income tracts. In both 2010 and 2011, the aggregate lenders also had very low home purchase and home refinance lending levels compared to the percentage of owner-occupied units in low-income census tracts, which was 3.7%. This lending activity may be indicative of a lack of lending opportunity in low-income census tracts. Due to the low level of owner-occupied units, as well as limited aggregate activity, the bank's performance is adequate, with minimal weighting given to home purchase and home refinance lending in low-income tracts.

Home Purchase Loans

Regions Bank's home purchase lending in moderate-income tracts is adequate. The bank's performance exceeded both the area demographics and the 2010 aggregate performance; however lending was below the aggregate in 2011. Overall, lending levels were very low in moderate-income tracts, with Regions Bank only originating three loans in these tracts.

The bank's home purchase lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was less than the percentage of owner-occupied units.

Home Refinance Loans

Regions Bank's home refinance lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 6.9% of its refinance loans in moderate-income census tracts, which contain 11.7% of the owner-occupied units in the assessment area. It appears that aggregate lenders also had low levels of home

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refinance loans compared to the percentage of owner-occupied units in moderate-income census tracts. The bank's performance was below the aggregate in 2010; however, performance exceeded the aggregate in 2011.

The bank's refinance lending in middle-income tracts was comparable to the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Home improvement lending in low-income census tracts is poor. During the review period, the bank did not originate any home improvement loans in low-income census tracts. In 2010, aggregate lenders originated loans at a level comparable to the percentage of owner-occupied units in low-income tracts, which was 3.7%; however, in 2011 aggregate lending was less than the percentage of owner-occupied units.

Regions Bank's home improvement lending in moderate-income tracts is adequate. The bank's performance exceeded both the area demographics and the 2011 aggregate performance. Lending in 2010 was less than the aggregate.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was less than the percentage of owner-occupied units.

Small Business Loans

Regions Bank's small business lending in low-income tracts is good. The bank's performance exceeded both the area demographics and the aggregate performance in both 2010 and 2011.

Regions Bank's small business lending in moderate-income tracts is also good. At 19.2%, the bank's small business lending in moderate-income census tracts exceeded the percentage of small businesses these tracts at 12.6%. The bank's performance was below the aggregate in 2010 but significantly above the aggregate in 2011.

The bank's small business lending in middle- and upper-income tracts was less than the percentage of small businesses in these tracts.

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

The distribution of loans based on borrower-income or gross annual revenue is adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is adequate. The bank originated 16.7% of its home purchase loans to low-income borrowers. Low-income families make up 19.5% of total families in the assessment area. The bank's lending to low-income borrowers was greater than the aggregate in 2010, but was less than the aggregate in 2011.

Home purchase lending to moderate-income borrowers is excellent; at 37.5%, the bank's percentage of home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families

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in the assessment area at 18.6%. Additionally, the bank's lending to moderate-income borrowers exceeded the aggregate performance in both 2010 and 2011.

The bank's home purchase lending to middle- and upper-income borrowers was less than the percentage of middle- and upper-income families in the assessment area.

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Home Refinance Loans

The bank's home refinance lending to low-income borrowers is excellent. The bank originated 14.9% of its refinance loans to low-income borrowers. Low-income families make up 19.5% of total families in the assessment area. Additionally, the bank's lending to low-income borrowers exceeded the aggregate performance in 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is good. The bank's percentage of home refinance lending to moderate-income borrowers at 20.7% exceeded the percentage of moderate-income families in the assessment area at 18.6%. Additionally, the bank's lending to moderate-income borrowers exceeded the aggregate performance in 2010 and 2011.

The bank's refinance lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. Although the volume of Regions Bank's lending was low, the percentage of home improvement loans to low-income borrowers exceeded the percentage of low-income families, at 19.5%, in the assessment area. The bank's performance also exceeded the aggregate in both 2010 and 2011.

Home improvement lending to moderate-income borrowers is adequate. Again, the volume of Regions Bank's lending was low; however, the bank's performance exceeded the percentage of moderate-income families, at 18.6%, in the assessment area. The bank's performance also exceeded the aggregate in 2011, but was below the aggregate in 2010.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area; however, no home improvement loans were originated to upper-income borrowers.

Small Business Lending

Considering the bank's performance when compared to the area demographic and the aggregate, the distribution of small business lending by business revenue size is poor. The bank's lending to small businesses was less than the aggregate in both 2010 and 2011. The bank originated 16.7% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 86.4%. However, of the 78 small business loans originated during the review period, 41 (52.6%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 35.1%, which is less than the percentage of businesses in the Peoria, Illinois assessment area that are considered small businesses, at 86.4%. Also, 69.2% of the 78 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank performed below the aggregate in 2010 and 2011.

Community Development Lending

Regions Bank makes few, if any, community development loans in the Peoria assessment area. The bank originated no community development loans during the review period. Local community credit needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization

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tied to foreclosure mitigation, and promotion of economic development by financing small businesses. None of the area's community credit needs were responded to by the bank with community development lending.

Investment Test

The bank's performance in the Peoria assessment area under the investment test is poor. The bank had one investment totaling \$150,200. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Prior period direct investments in the assessment area provided support for affordable housing and community development through an investment in a HUD bond. Regional investments primarily funded small businesses and startup companies through investments in SBICs. Community development needs identified in the community include, but are not limited to, affordable housing for low- and moderate-income individuals, small business financing, job creation, and community revitalization.

The bank also made two contributions totaling \$60. In addition, the bank made several contributions to national organizations that may indirectly benefit the assessment area. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities. The bank's investment portfolio and contributions are not considered responsive to community development needs in the assessment area.

Service Test

The bank's service test performance in the Peoria assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the Peoria assessment area.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in the assessment area. The distribution of the four branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open any branches and closed one branch (located in a middle-income tract) in the Peoria assessment area. The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank has weekend hours for branches in low- and moderate-income geographies, and the level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

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Geographic Distribution of Branches

Assessment Area: IL Peoria

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	1	25.0%	0	0	1	1	1	10	12.8%	6.5%	8.4%
	DTO	1		0	0	1						
	LS	0		0	0							
Moderate	Total	1	25.0%	0	0	1	1	1	11	14.1%	14.3%	12.9%
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	Total	1	25.0%	0	1	1	0	1	42	53.8%	58.8%	55.1%
	DTO	0		0	0	0						
	LS	0		0	0							
Upper	Total	1	25.0%	0	0	1	0	1	15	19.2%	20.4%	23.6%
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Total	Total	4	100.0%	0	1	4	2	4	78	100.0%	100.0%	100.0%
	DTO	1		0	0	1						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a limited level of community development services in the assessment area, and improvement is needed. During the review period, Regions Bank employees provided 21 service hours for community development organizations, by participating in 18 community development service activities. According to information obtained from community contacts, there are opportunities for financial institutions to participate in community development services in the assessment area. Identified needs in the community include affordable housing, neighborhood stabilization, foreclosure mitigation, and financing and support for small businesses.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ILLINOIS METROPOLITAN ASSESSMENT AREAS

- **Bloomington Assessment Area (McLean County)**
 - As of December 31, 2011, Regions Bank operated one branch in the assessment area, representing 3.2% of its branches in Illinois.
 - As of June 30, 2011, the bank had \$69.9 million in deposits in this assessment area, representing a market share of 0.6% and 6.0% of Regions Bank's total deposits in Illinois.
- **Champaign Assessment Area (Champaign County)**
 - As of December 31, 2011, Regions Bank operated one branch in the assessment area, representing 3.2% of its branches in Illinois.
 - As of June 30, 2011, the bank had \$25.4 million in deposits in this assessment area, representing a market share of 0.6% and 2.2% of Regions Bank's total deposits in Illinois.
- **Springfield Assessment Area (Sangamon County)**
 - As of December 31, 2011, Regions Bank operated two branches in the assessment area, representing 6.5% of its branches in Illinois.
 - As of June 30, 2011, the bank had \$67.5 million in deposits in this assessment area, representing a market share of 1.4% and 5.8% of Regions Bank's total deposits in Illinois.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Bloomington	Consistent	Not Consistent (Below)	Not Consistent (Below)
Champaign	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Springfield	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

The Decatur and Peoria assessment areas received full-scope reviews, and the bank's performance in the Decatur assessment area was given greater consideration in determining the overall rating for the state. Decatur is one of the bank's largest markets in Illinois in terms of deposits and loans. The full-scope areas selected together represent 27.3% of the deposits in the assessment areas in Illinois as well as 25.8% of the branches. The full-scope assessment areas represent 37.6% of the HMDA loans and 29.8% of the small business loans in the state. Therefore, the two full-scope assessment areas represent a large portion of the deposits, branches and loans in the State of Illinois.

Metropolitan Areas (Limited Review)

For the Lending Test, performance in the Bloomington limited-scope assessment area was consistent with the bank's performance in the state. Performance in two limited-scope assessment areas (Champaign and Springfield) was weaker than the bank's performance in the state primarily because of lower levels of community development loans relative to the bank's operations in the assessment areas and the geographic distribution of loans.

For the Investment Test, the performance in all three limited-scope assessment areas (Bloomington, Champaign, and Springfield) was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment areas.

For the Service Test, the performance in all three limited-scope assessment areas was weaker than the bank's performance in the state. Fewer community development services were noted in all three assessment areas, while limited accessibility of delivery systems was an additional factor in the Bloomington and Springfield assessment areas.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Non-Metropolitan Areas (Limited Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ILLINOIS NON-METROPOLITAN ASSESSMENT AREAS

- **Central Illinois Assessment Area (DeWitt, Logan and Christian Counties)**
 - As of December 31, 2011, Regions Bank operated three branches in the assessment area, representing 9.7% of its branches in Illinois.
 - As of June 30, 2011, the bank had \$116.7 million in deposits in this assessment area, representing a market share of 7.3% and 10.0% of Regions Bank's total deposits in Illinois.
- **Livingston Assessment Area (Livingston County)**
 - As of December 31, 2011, Regions Bank operated one branch in the assessment area, representing 3.2% of its branches in Illinois.
 - As of June 30, 2011, the bank had \$28.0 million in deposits in this assessment area, representing a market share of 2.6% and 2.4% of Regions Bank's total deposits in Illinois.
- **Southeast Illinois Assessment Area (Clark, Crawford and Wabash Counties)**
 - As of December 31, 2011, Regions Bank operated four branches in the assessment area, representing 12.9% of its branches in Illinois.
 - As of June 30, 2011, the bank had \$92.5 million in deposits in this assessment area, representing a market share of 8.4% and 7.9% of Regions Bank's total deposits in Illinois.
- **Southern Illinois Assessment Area (Franklin, Jackson, Johnson, Marion, Perry, Randolph, Washington and Williamson Counties)**
 - As of December 31, 2011, Regions Bank operated 11 branches in the assessment area, representing 35.5% of its branches in Illinois.
 - As of June 30, 2011, the bank had \$449.0 million in deposits in this assessment area, representing a market share of 9.2% and 38.4% of Regions Bank's total deposits in Illinois.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Central Illinois	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Livingston	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Southeast Illinois	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Southern Illinois	Consistent	Not Consistent (Below)	Not Consistent (Below)

Non-Metropolitan Areas (Limited Review)

As stated earlier, the Decatur and Peoria assessment areas received full-scope reviews, and the bank's performance in the Decatur assessment area was given greater consideration in determining the overall rating for the state. Decatur is one of the bank's largest markets in Illinois in terms of deposits and loans. The full-scope areas selected together represent 27.3% of the deposits in the assessment areas in Illinois as well as 25.8% of the branches. The full-scope assessment areas also represent 37.6% of the HMDA loans and 29.8% of the small business loans in the state. Therefore, the two full-scope assessment areas represent a large portion of the deposits, branches and loans in the State of Illinois.

For the Lending Test, performance was weaker than the bank's performance in the state in three of the limited-scope assessment areas (Central Illinois, Livingston and Southeast Illinois) and consistent with the bank's performance in the state in the remaining limited-scope assessment area (Southern Illinois). The lower levels of community development loans relative to the bank's operations in the assessment areas contributed to weaker performance in the Central Illinois and Southeast Illinois assessment areas. The distribution of loans by borrower's income and lower levels of community development loans relative to the banks operations in the assessment area contributed to weaker performance in the Livingston assessment area.

For the Investment Test, the performance all four limited-scope assessment areas (Central Illinois, Livingston, Southeast Illinois and Southern Illinois) was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment areas.

For the Service Test, the performance in all four limited-scope assessment areas was weaker than the bank's performance in the state primarily due to fewer community development services. Limited accessibility of delivery systems was an additional factor in the Southeast Illinois assessment area.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Indiana

CRA RATING FOR INDIANA: **Satisfactory**

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

The Investment Test is rated: **Outstanding**

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

Major factors supporting the rating include the following:

- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas. In addition, the distribution of borrowers reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a low level of community development loans within the assessment areas.
- The bank provides an excellent level of qualified community development investments and grants in the assessment areas and is often in a leadership position in response to the community development needs of the assessment areas.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides an adequate level of community development services throughout the assessment areas.

Indiana

SCOPE OF EXAMINATION

A full-scope review was conducted for one assessment area in the State of Indiana:

- Indianapolis

Limited-scope reviews were conducted for the remaining nine assessment areas:

- Bloomington
- Clinton-Grant (non-MSA)
- Evansville
- Gary
- Knox-Lawrence (non-MSA)
- Kokomo
- Lafayette
- Louisville
- Terre Haute

The time period, products and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN INDIANA

Lending activity in Indiana accounted for 2.9% of the bank's total lending activity. HMDA lending in Indiana represented 3.5% of the bank's total HMDA lending, while small business and small farm lending represented 2.4% of the bank's total small business and small farm lending. As of June 30, 2011, the bank had \$2.4 billion in deposits in Indiana accounting for 2.5% of Regions Bank's total deposits. Additionally, as of June 30, 2011, the bank ranked 9th, among 187 insured institutions, in deposit market share with 2.5% of the deposits within the state. As of December 31, 2011, Regions Bank operated 64 branch offices in Indiana representing 3.7% of the bank's total branches.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

The lending test rating for the State of Indiana is Low Satisfactory. Lending activity reflects adequate responsiveness to assessment area credit needs.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendices F-G.

Although Regions Bank is both a small business and HMDA lender, HMDA lending was given greater consideration in determining the lending test rating for Indiana because the bank originated more HMDA loans by number than small business loans. Although the bank does originate a small number of small farm loans, it is not a major loan product for Regions Bank; therefore, no detailed discussion of these loans is included in this section of the report.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of the Indiana assessment areas. The following table shows lending activity from January 1, 2010, through December 31, 2011.

Indiana

Statewide Summary of Lending Activity Assessment Areas Located in Indiana

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	1,133	19.8%	\$147,487	20.0%
HMDA Refinance	1,807	31.6%	\$277,612	37.6%
HMDA Home Improvement	101	1.8%	\$864	0.1%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	3,041	53.2%	\$425,963	57.6%
Total Small Business	2,259	39.5%	\$252,489	34.2%
Total Farm	413	7.2%	\$60,516	8.2%
TOTAL LOANS	5,713	100.0%	\$738,968	100.0%

Originations and Purchases

Affiliate loans include only loans originated or purchased within the bank's assessment area.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA and small business loans is good. Overall, the distribution of loans by borrower's income and revenue size of business is also good. A detailed discussion of the borrower and geographic distribution of lending for the full-scope assessment area is included in the next section of this report.

Community Development Lending

Regions Bank makes a low level of community development loans in the Indiana assessment areas. The bank made 15 community development loans totaling \$32.2 million during the review period, which represented 2.2% by number and 2.3% by dollar amount of the bank's community development lending. The majority of the loans were for the purpose of affordable housing. More information on community development lending can be found in the full-scope assessment area section.

Investment Test

The investment test rating for the State of Indiana is Outstanding when considering the bank's statewide performance and its overall presence in the state. The bank made excellent use of qualified investments and contributions and exhibited excellent responsiveness to credit and community development needs through its investment activities in the Indianapolis assessment area.

The bank made 11 qualified investments of approximately \$1.6 million and contributions of \$24,775 within the Indiana assessment areas. None of the investments were current period investments. Most of the investments provided support for affordable housing through HUD bonds, GNMA investment instruments, and the purchase of Low Income Housing Tax Credits (LIHTCs) or investments in LIHTC funds. Other investments supported community and economic development through investments in CDFIs that provided small business or real estate development loans. The bank also had investments that benefitted a broader regional area that includes Indiana. The broader regional investments primarily funded small businesses and startup companies through investments in SBICs. The bank also made contributions to national organizations that provided indirect benefit to low- and moderate-income individuals or communities within the Indiana assessment areas.

Indiana

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section.

Service Test

The service test rating is Low Satisfactory when considering the bank's statewide performance in Indiana.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of offices has generally not adversely affected the accessibility of the bank's delivery systems, including to low- and moderate-income geographies and/or low- and moderate-income individuals.

Community Development Services

The bank provides an adequate level of community development services that benefit residents and small businesses of the assessment areas. Community development services were adequate for the one full-scope assessment area.

Indianapolis, Indiana

METROPOLITAN AREA (Full-scope Review)

DESCRIPTIONS OF INSTITUTION'S OPERATIONS IN THE INDIANAPOLIS, INDIANA ASSESSMENT AREA

The Indianapolis assessment area includes four counties: Hamilton, Johnson, Marion and Morgan. These counties along with Boone, Brown, Hancock, Hendricks, Putnam, and Shelby counties, which are excluded from the bank's assessment area, make up the Indianapolis MSA. There are 263 census tracts in the assessment area, consisting of 26 low-, 82 moderate-, 101 middle-, 53 upper-income tracts, and one tract with unknown income. As of December 31, 2011, the bank had 29 branches located in the assessment area, including one in a low-income census tract and four in moderate-income tracts.

The Indianapolis assessment area is an active banking market dominated by two large national institutions. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 38 financial institutions operating 459 branch locations with a total of \$27.1 billion in deposits. Regions Bank ranked 7th in deposit market share with 4.5% (\$1.2 billion) of all deposits. JPMorgan Chase Bank had the largest deposit market share at 27.2%, followed by PNC Bank with 23.1%.

Regions Bank is an active HMDA and small business lender in the assessment area, but the market is dominated by several large lenders. In 2010, the bank ranked 14th out of 90 small business loan reporters by originating 2.3% of all loans. In 2011, Regions Bank ranked 7th out of 88 small business loan reporters with 4.2% of all loans. From 2010 to 2011, the bank's small business loans increased from 355 to 854 loans. For HMDA lending, Regions Bank ranked 22nd in 2010 with less than 1% of all HMDA loans and 27th in 2011, also with less than 1%. JPMorgan Chase Bank, Union Savings Bank, and Wells Fargo Bank were among the top HMDA lenders in the assessment area.

Demographic Characteristics

Population growth in the counties comprising the Indianapolis MSA has been strong. Census data indicate that the population of the area was 1,225,092 in 2000, representing 20.2% of the total statewide population. From 2000 to 2010, the assessment area population grew by 13.2%, while the statewide population grew by 6.6%. Marion County, home to the city of Indianapolis, was the most populous county in the assessment area with over 900,000 people and grew by 5% from 2000 to 2010. Net migration, while positive, has been on the decline across the assessment area since 2008. Net migration is defined as the number of in-migrant households less the number of out-migrant households and is determined by comparing the addresses of in-migrant and out-migrant federal tax returns for a particular year.⁴⁰⁸

The following table shows selected demographic information for the Indianapolis assessment area.

⁴⁰⁸ IRS Statistics of Income, Migration Data. Accessed through PolicyMap. (accessed on November 5, 2012); available from www.policymap.com

Indianapolis, Indiana

Combined Demographics Report

Assessment Area: IN Indianapolis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	26	9.9	16,213	5.1	4,591	28.3	63,107	19.9
Moderate-income	82	31.2	79,724	25.2	10,220	12.8	58,379	18.4
Middle-income	101	38.4	129,234	40.8	5,374	4.2	71,234	22.5
Upper-income	53	20.2	91,609	28.9	1,545	1.7	124,060	39.2
Unknown-income	1	0.4	0	0.0	0	0.0	0	0.0
Total Assessment Area	263	100.0	316,780	100.0	21,730	6.9	316,780	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	35,104	11,377	3.6	32.4	16,508	47.0	7,219	20.6
Moderate-income	148,218	67,736	21.6	45.7	64,854	43.8	15,628	10.5
Middle-income	214,994	133,553	42.5	62.1	67,789	31.5	13,652	6.3
Upper-income	129,348	101,546	32.3	78.5	21,605	16.7	6,197	4.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	527,664	314,212	100.0	59.5	170,756	32.4	42,696	8.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,950	3.3	1,645	3.2	199	4.8	106	3.3
Moderate-income	9,756	16.7	8,396	16.4	793	19.3	567	17.9
Middle-income	24,941	42.7	21,592	42.2	1,819	44.3	1,530	48.3
Upper-income	21,791	37.3	19,538	38.2	1,289	31.4	964	30.4
Unknown-income	28	0.0	21	0.0	4	0.1	3	0.1
Total Assessment Area	58,466	100.0	51,192	100.0	4,104	100.0	3,170	100.0
Percentage of Total Businesses:			87.6		7.0		5.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	0.4	3	0.4	0	0.0	0	0.0
Moderate-income	28	3.6	27	3.5	0	0.0	1	33.3
Middle-income	532	67.7	526	67.9	5	62.5	1	33.3
Upper-income	223	28.4	219	28.3	3	37.5	1	33.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	786	100.0	775	100.0	8	100.0	3	100.0
Percentage of Total Farms:			98.6		1.0		.4	

Based on 2010 D&B information according to 2000 Census Boundaries.

Indianapolis, Indiana

Income Characteristics

Poverty is a growing concern across the assessment area. As of 2009, Marion County had 13% of its population living below the poverty line, compared to state's poverty rate of 9.5%. The other less populated counties in the assessment area had poverty rates lower than the state but increasing, which has resulted in increased participation in the food stamps program. From 2000 to 2009, the percentage of the statewide population receiving food stamps more than doubled from 5.4% to 12.3%. All counties in the assessment area outpaced the state's growth in usage rate during this time period, with Johnson County in particular experiencing a 250% increase.⁴⁰⁹

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following chart sets forth the estimated median family income for the years 2010 through 2011 for the Indianapolis-Carmel, IN MSA. It also provides a range of the estimated annual family income for each income category (low, moderate, middle and upper).

**Borrower Income Levels
Indianapolis-Carmel, IN MSA**

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$68,700	0	- \$34,349	\$34,350	- \$54,959	\$54,960	- \$82,439	\$82,440	- & above
2011	\$66,000	0	- \$32,999	\$33,000	- \$52,799	\$52,800	- \$79,199	\$79,200	- & above

Housing Characteristics

The Indiana housing market is soft but improving. Home values across the state and in the assessment area did not increase significantly during the first half of the 2000s like many other markets. In the assessment area, home values fluctuated in the latter half of the decade but have shown signs of stability. According to the Indiana Association of Realtors, the median sales price for existing single-family homes in the Indianapolis MSA in 2011 was \$113,900, representing an 8% decline from the peak price of \$123,800 in 2005.

New home construction in the Indianapolis MSA has slowed dramatically. Single-family building permits were down 76% from a high of 14,809 in 2001 to 3,620 in 2011. The multi-family market has fared somewhat better, dropping 51% from a peak of 3,045 in 1998 to 1,482 in 2011. The lowest level of multi-family building permit activity was 2007 with 744 permits issued.⁴¹⁰

The 2000 census indicates that there were 527,644 total housing units in the assessment area, of which 60% were owner-occupied. The median value of housing units was \$109,361, which was higher than median housing values for the state of Indiana at \$92,500 but lower than the United States at \$119,600. The median age of housing in the assessment area was 30 years, compared to the statewide median age of 29 years. The median gross rent was \$576, which was higher than the state at \$521.

⁴⁰⁹ US Census Bureau. Accessed through PolicyMap (accessed on October 5, 2012); available from www.policymap.com.

⁴¹⁰ Real Estate Center at Texas A&M University. Building Permits: Indianapolis, IN MSA. (accessed on October 20, 2012); available at: <http://recenter.tamu.edu/data/bp/bpm/msa3480.asp>.

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Home affordability remains a hallmark of the Indianapolis housing market. In 2010, the Indianapolis housing affordability gave it the highest ranking on the Housing Opportunity Index (HOI), a metric created by the National Association of Home Builders and Wells Fargo, which determines affordability by measuring median home prices against median incomes. The HOI rating was driven by decent housing being affordable to 96% of families making the median income in the Indianapolis area.⁴¹¹

Mortgage delinquencies and lack of loan demand adversely impacted the local housing market. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, rose from 6.6% in January 2010 to 11.6% in December 2011. Furthermore, HMDA data for the assessment area shows that demand for home purchase loans of owner-occupied, one- to four-family dwellings was weak, declining 51% from a high of 26,743 loans in 2006 to 13,127 loans in 2010.

Employment and Economic Conditions

Indianapolis has a diverse employer base for its growing population. Some of the area's largest employers include Eli Lilly and Company, Indiana University Health, St. Vincent Hospitals and Health Services, WalMart and Fed Ex.⁴¹² The largest private sector employment industries include health care and social services, retail trade, manufacturing and administrative, and waste management services. Combined, these industries account for 41% of private sector employment in the Indianapolis MSA.

The state of Indiana has more than 20 enterprise zones, including the Indianapolis, Indiana Enterprise Zone located in the Indianapolis MSA, which is located in the city of Indianapolis, the urban core of the region. Businesses located in the enterprise zone receive financial benefits such as tax abatements for their business activities in the zone. Indianapolis and Marion County jointly produced a 2010 Action Plan in conjunction with their Consolidated Plan to address the following six strategic community goals for the area: encourage economic development activities and efforts in the community, stabilize distressed neighborhoods through targeted development, support housing stabilization efforts, prevent homelessness through the support and operations of programs that serve very-low-income residents, decrease homelessness through the support of homeless programs and housing projects, and support the needs of persons living with HIV/AIDS and their families. The plan specifically highlights housing issues, including home repair, creating new opportunities for homeownership, and creating and rehabilitating affordable rental housing, as the plan's top priority. Funding sources for the Action Plan include the Community Development Block Grant (CDBG), the Home Investment Partnership Program (HOME), the Emergency Shelter Grant (ESG), and the Housing Opportunities for Persons with AIDS (HOPWA) program.⁴¹³

Job loss has placed strains on the community. Since 2009, numerous companies have reduced staff or ceased operations. In 2009, Navistar International Group closed multiple Indianapolis-based facilities, resulting in approximately 700 employees being let go. Eli Lilly cut more than 300 jobs in 2011 as part of an effort to trim annual expenses by \$1 billion. More recently, Aurora Bank FSB announced the termination of all 450 employees at its Indianapolis office.⁴¹⁴ These actions, along with other workforce reductions by employers throughout the MSA, have created challenges for the local economy, but as can be seen in the table below,

⁴¹¹ Forbes. America's Best Housing Markets. (accessed on August 23, 2012); available from <http://www.forbes.com/2010/02/19/best-housing-prices-personal-finance-real-estate-affordable-homes.html>.

⁴¹² Indy Partnership. Market Overview 2012. (accessed on August 30, 2012.); available from <http://www.developindy.com/files/documents/Market%201.pdf>.

⁴¹³ City of Indianapolis and Marion County, Annual Action Plan. (accessed August 30, 2012); available from <http://www.indy.gov/eGov/City/DMD/Community/Documents/2010%20Final.pdf>.

⁴¹⁴ Indianapolis Business Journal. "Layoffs" (accessed on August 30, 2012); available from <http://www.ibj.com/keyword/111/Layoffs/RPARAMS/taxonomyId/306?index=1>.

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unemployment rates for the MSA and counties in the assessment area are generally lower than the state unemployment rate.

Unemployment Rates

Assessment Area: IN Indianapolis

Area	Years - Annualized	
	2010	2011
Indianapolis MSA	9.1	8.4
Hamilton County	7.0	6.3
Johnson County	8.4	7.7
Marion County	9.9	9.4
Morgan County	9.9	8.9
Indiana	10.1	9.0

Not Seasonally Adjusted

Generally speaking, economic conditions in the Indianapolis MSA are improving modestly, and housing affordability remains the primary driver. As a result of workforce reductions in recent years, the City of Indianapolis and Marion County are experiencing greater challenges with unemployment relative to the surrounding counties. Conversely, census data indicate that Indianapolis ranked number four in the country for U.S. college degree attainment from 2000 to 2008, an indicator that an educated workforce is in place for higher-skilled jobs if and when they return.⁴¹⁵

Community Contacts and Community Development Opportunities

Two community contacts specializing in affordable housing finance and homebuyer preparation were interviewed for the Indianapolis assessment area. Both contacts discussed the need for rehab of existing housing stock and more flexible home financing options from banks. Due to tightened credit standards, the home financing process, especially for low- and moderate-income borrowers, has become complex and arduous, discouraging potential buyers from pursuing homeownership. The interviewees suggested that banks could get more involved in development of the local community by buying tax credits and providing contributions to nonprofit community development organizations. Regions Bank was specifically mentioned as being an accessible financial institution and positive community development participant.

Indianapolis received a significant allocation of funds under the federal government's Neighborhood Stabilization Program (NSP). The funds are available to help stabilize communities hard hit by the foreclosure crisis. The City received \$29.1 million under the NSP1 allocation process and \$8 million under NSP3. Hamilton County, Indiana also received \$2.3 million to provide targeted emergency assistance to help stabilize neighborhoods and stem the decline of home values. Additionally, the State of Indiana received \$32.8 million in combined NSP1 and NSP3 funding, a portion of which was allocated to the Indianapolis area to acquire

⁴¹⁵ Indy Partnership. "Market Overview 2012" (accessed on August 30, 2012); available from <http://www.developindy.com/files/documents/Market%201.pdf>.

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vacant residential properties for rehabilitation, as well as demolish blighted residential and commercial/industrial structures.⁴¹⁶

The assessment area is home to three community development financial institutions (CDFIs), two of which are credit unions.⁴¹⁷ The third organization is a nonprofit mortgage lender that offers home purchase financing products and homeownership-related educational services. Other community development opportunities include participation in the Low Income Housing Tax Credit (LIHTC) Program, which provided an estimated \$14.3 million in tax credits to the state of Indiana in 2012 for the provision of affordable housing.⁴¹⁸

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Indianapolis assessment area is adequate. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes a low level of community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 1,191 (52.4%) small business loans compared to 1,080 (47.6%) HMDA loans in the Indianapolis assessment area. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating in the assessment area. The Indianapolis assessment area contains 1.2% of the bank's small business and HMDA lending by number of loans and 1.5% by dollar volume, totaling \$325.5 million. In comparison, 1.2% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues, such as the unemployment and poverty rates, the level of owner-occupied units, and the level of small businesses in low- and moderate-income census tracts, were issues considered when assessing the bank's performance; the performance of the aggregate lenders was also considered. Considering all of these factors, the bank's geographic distribution of loans reflects good penetration throughout the assessment area.

Small Business Loans

Regions Bank's small business lending in low-income census tracts is good. The bank's performance was comparable to both the area demographic and the aggregate performance. During the review period, Regions Bank originated 3.4% of its small business loans in low-income tracts, which contain 3.2% of the small businesses in the assessment area. The bank performed slightly better than the aggregate in both 2010 and 2011.

⁴¹⁶ U.S. Department of Housing and Development. "Neighborhood Stabilization Program, NSP Grantees" (accessed on August 29, 2012); available from: <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>.

⁴¹⁷ CDFI Fund. "Certified CDFIs and Native CDFIs – Sortable List" (accessed on August 29, 2012); available from: http://www.cdfifund.gov/what_we_do/programs_id.asp?programID=9.

⁴¹⁸ Novogradac and Company LLP. "Affordable Housing Resource Center" (accessed on August 29, 2012); available from http://www.novoco.com/low_income_housing/lihtc/federal_lihtc.php.

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Regions Bank's small business lending in moderate-income tracts is also good. At 15.5%, the bank's percentage of small business lending in moderate-income tracts was comparable to the percentage of small businesses in the assessment area at 16.4%. Additionally, the bank's performance exceeded the aggregate in both 2010 and 2011.

The bank's small business lending in middle-income tracts was equal to the percentage of small businesses in these tracts, while lending in upper-income tracts was slightly higher than the percentage of small businesses.

Home Purchase Loans

Home purchase lending in low-income census tracts is excellent. At 3.5%, the bank's percentage of home purchase lending in low-income tracts was comparable to the level of owner-occupied units in these tracts at 3.6%. Additionally, the bank's performance was greater than the aggregate performance in both 2010 and 2011.

Home purchase lending in moderate-income tracts is good. During the review period, Regions Bank originated 13.4% of its home purchase loans in moderate-income census tracts, which contain 21.6% of the owner-occupied units in the assessment area. Regions Bank's performance was better than the aggregate in both 2010 and 2011.

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Refinance Loans

The bank's home refinance lending in low-income census tracts is adequate. During the review period, Regions Bank originated only two (0.3%) home refinance loans in the low-income tracts. It was also noted that the aggregate lenders had low levels of home refinance loans compared to the percentage of owner-occupied units, which was only 3.6%. This suggests limited opportunities for this type of lending in low-income tracts and, therefore, minimal weight was given to this performance area.

The bank's home refinance lending in moderate-income census tracts is adequate. During the review period, the bank originated 4.9% of its home refinance loans in moderate-income census tracts, which contain 21.6% of the owner-occupied units. The bank's performance was slightly less than the aggregate lenders in 2010 and 2011.

The bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Home improvement lending in low-income census tracts is poor. During the review period, Regions Bank originated no home improvement loans in low-income tracts, which contain 3.6% of the owner-occupied units in the assessment area. Aggregate lenders originated home improvement loans in low-income tracts at a level comparable to the percentage of owner-occupied units in 2010 and lower than the percentage of owner-occupied units in 2011, indicating there was some lending opportunity.

Home improvement lending in moderate-income tracts is adequate. During the review period, Regions Bank originated seven (17.1%) of its home improvement loans in moderate-income census tracts, which contain

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21.6% of the owner-occupied units in the assessment area. Regions Bank's performance was better than the aggregate in both 2010 and 2011.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was less than the percentage of owner-occupied units.

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

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Small Business Lending

Considering the bank's performance when compared to the area demographic and the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses was greater than the aggregate in 2010 but much lower than the aggregate in 2011. The bank originated 26.9% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 87.6%. However, of the 1,191 small business loans originated during the review period, 544 (45.7%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 49.5%, which is less than the percentage of businesses in the Indianapolis assessment area that are considered small businesses, at 87.6%. Also, 72.9% of the 1,191 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank performed below the aggregate in both 2010 and 2011.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is good. The bank made 17.4% of its home purchase loans to low-income borrowers. Low-income families make up 19.9% of total families in the assessment area. Regions Bank performed better than the aggregate in both 2010 and 2011.

Home purchase lending to moderate-income borrowers is excellent. At 29.1%, the bank's percentage of home purchase lending to moderate-income borrowers exceeded the percentage of moderate-income families in the assessment area at 18.4%. The bank performed better than the aggregate in both 2010 and 2011.

The bank's home purchase lending to middle- and upper-income borrowers was less than the percentage of middle- and upper-income families in the assessment area.

Home Refinance Loans

The bank's home refinance lending to low- and moderate-income borrowers is good. The bank's percentage of home refinance lending to low- and moderate-income borrowers was less than the percentage of low- and moderate-income families in the assessment area. However, the bank's lending to low- and moderate-income borrowers was greater than the aggregate performance in both 2010 and 2011.

The bank's refinance lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

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Home Improvement Loans

The bank's home improvement lending to both low- and moderate-income borrowers is excellent. The bank's percentage of home improvement lending to both low- and moderate-income borrowers exceeded both the percentage of low- and moderate-income families in the assessment area, as well as the aggregate performance for both 2010 and 2011.

The bank's home improvement lending to middle- and upper-income borrowers was less than the percentage of middle- and upper-income families in the assessment area.

Community Development Lending

Regions Bank makes a low level of community development loans in the Indianapolis assessment area. The bank originated one community development loan totaling \$1.1 million during the review period. The loan supports community services targeted to low- and moderate-income individuals by financing the expansion of a childcare facility in a moderate-income geography that serves more than 200 children. The facility currently receives a subsidy from the state of Indiana to provide its services. Affordable housing for low- and moderate-income individuals, neighborhood stabilization activities and job growth are some of the area's top community development needs. The bank's community development loan portfolio is small in dollar amount relative to its market presence and exhibits poor responsiveness to the credit needs of low- and moderate-income individuals and geographies and small businesses.

Investment Test

The bank's performance in the Indianapolis assessment area under the investment test is excellent. The bank had five investments totaling \$11.6 million, including two current period investments totaling \$9.6 million. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Direct investments in the assessment area provided support for affordable housing through GNMA investment instruments and Low Income Housing Tax Credits (LIHTCs) or investments in LIHTC funds. Regional investments primarily funded small businesses and startup companies through investments in SBICs. Affordable housing for low- and moderate-income individuals, neighborhood stabilization activities, job growth and household financial stability, and financial education are some of the area's top community development needs. The dollar volume of Regions Bank's current and total investments is excellent given the bank's presence in the assessment area.

The bank also made four contributions totaling \$19,950. In addition, the bank made several contributions to national organizations that may indirectly benefit the assessment area. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities and affordable housing.

- Regions Bank's investment portfolio and contributions are responsive to several of the identified community development needs. For example, the two current period investments supported LIHTC projects that will provide a total of 256 housing units affordable to low- and moderate-income residents.

Service Test

The bank's service test performance in the Indianapolis assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the Indianapolis assessment area.

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Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 29 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open any branches and closed one branch (located in an upper-income tract) in the Indianapolis assessment area. The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank offers weekend or extended hours at many of its branch offices, including those located in moderate-income tracts. Bank products, services, and standard business hours are consistent throughout the assessment area.

Geographic Distribution of Branches

Assessment Area: IN Indianapolis

Tract Category	Branches								Demographics			
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	1	3.5%	0	0	0	0	0				
	DTO	0		0	0	0			26	9.9%	5.7%	3.3%
	LS	0		0	0							
Moderate	Total	4	13.8%	0	0	4	4	1				
	DTO	0		0	0	0			82	31.2%	27.3%	16.7%
	LS	0		0	0							
Middle	Total	13	44.8%	0	0	12	10	5				
	DTO	0		0	0	0			101	38.4%	41.5%	42.7%
	LS	0		0	0							
Upper	Total	11	37.9%	0	1	11	11	8				
	DTO	0		0	0	0			53	20.2%	25.5%	37.3%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			1	0.4%	0.0%	0.0%
	LS	0		0	0							
Total	Total	29	100.0%	0	1	27	25	14				
	DTO	0		0	0	0			263	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides an adequate level of community development services in the assessment area. During the review period, Regions Bank employees provided 882 service hours in various capacities for community development organizations, by participating in 143 community development services. Many of the community development services focused on education, affordable housing, youth services, and various other community

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services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered by providing counsel by serving on a committee for a community organization whose purpose is to provide low- and moderate-income individuals with homebuyer education, affordable mortgage products, and home improvement loans for asset preservation.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE INDIANA METROPOLITAN ASSESSMENT AREAS

- **Bloomington Assessment Area (Greene and Monroe Counties)**
 - As of December 31, 2011, Regions Bank operated four branches in the assessment area, representing 6.3% of its branches in Indiana.
 - As of June 30, 2011, the bank had \$150.8 million in deposits in this assessment area, representing a market share of 6.6% and 6.2% of Regions Bank's total deposits in Indiana.
- **Evansville Assessment Area (Gibson and Vanderburgh Counties)**
 - As of December 31, 2011, Regions Bank operated two branches in the assessment area, representing 3.1% of its branches in Indiana.
 - As of June 30, 2011, the bank had \$79.3 million in deposits in this assessment area, representing a market share of 2.0% and 3.3% of Regions Bank's total deposits in Indiana.
- **Gary Assessment Area (Jasper County)**
 - As of December 31, 2011, Regions Bank operated one branch in the assessment area, representing 1.6% of its branches in Indiana.
 - As of June 30, 2011, the bank had \$26.6 million in deposits in this assessment area, representing a market share of 4.8% and 1.1% of Regions Bank's total deposits in Indiana.
- **Kokomo Assessment Area (Howard County)**
 - As of December 31, 2011, Regions Bank operated one branch in the assessment area, representing 1.6% of its branches in Indiana.
 - As of June 30, 2011, the bank had \$19.5 million in deposits in this assessment area, representing a market share of 1.9% and 0.8% of Regions Bank's total deposits in Indiana.
- **Lafayette Assessment Area (Carroll and Tippecanoe Counties)**
 - As of December 31, 2011, Regions Bank operated nine branches in the assessment area, representing 14.1% of its branches in Indiana.
 - As of June 30, 2011, the bank had \$375.3 million in deposits in this assessment area, representing a market share of 16.5% and 15.4% of Regions Bank's total deposits in Indiana.
- **Louisville Assessment Area (Clark, Harrison and Washington Counties)**
 - As of December 31, 2011, Regions Bank operated four branches in the assessment area, representing 6.3% of its branches in Indiana.
 - As of June 30, 2011, the bank had \$159.8 million in deposits in this assessment area, representing a market share of 7.3% and 6.6% of Regions Bank's total deposits in Indiana.
- **Terre Haute Assessment Area (Vigo County)**
 - As of December 31, 2011, Regions Bank operated one branch in the assessment area, representing 1.6% of its branches in Indiana.
 - As of June 30, 2011, the bank had \$26.5 million in deposits in this assessment area, representing a market share of 1.5% and 1.1% of Regions Bank's total deposits in Indiana.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Metropolitan Areas (Limited Review)

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Bloomington	Not Consistent (Above)	Not Consistent (Below)	Consistent
Evansville	Not Consistent (Above)	Not Consistent (Below)	Consistent
Gary	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Kokomo	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)
Lafayette	Consistent	Not Consistent (Below)	Consistent
Louisville	Consistent	Not Consistent (Below)	Consistent
Terre Haute	Consistent	Not Consistent (Below)	Not Consistent (Above)

The Indianapolis assessment areas received a full-scope review, and the bank's performance in that assessment area determined the overall rating for the state. Indianapolis is by far the bank's largest market in Indiana in terms of deposits, loans, and branches. The full-scope area selected represents 49.6% of the deposits in the assessment areas in Indiana as well as 45.3% of the branches. The full-scope assessment area also represents 35.5% of the HMDA loans and 52.7% of the small business loans in the state. Therefore, the Indianapolis assessment area represents approximately half of the deposits and a large portion of branches and loans in the State of Indiana.

For the Lending Test, performance was stronger than the bank's performance in the state in two of the limited-scope assessment areas (Bloomington and Evansville) and weaker than the bank's performance in two of the limited-scope assessment areas (Gary and Kokomo). The distribution of loans by borrower's income and lower levels of community development loans relative to the bank's operations in the assessment areas contributed to weaker performance in the Gary and Kokomo assessment areas.

For the Investment Test, the performance in all seven limited-scope assessment areas (Bloomington, Evansville, Gary, Kokomo, Lafayette, Louisville, and Terre Haute) was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment areas.

For the Service Test, the performance in two limited-scope assessment areas (Kokomo and Terre Haute) was stronger than the bank's performance in the state. The performance in one limited-scope assessment area (Gary) was weaker than the bank's performance in the state due to fewer community development services. The remaining limited-scope assessment areas were consistent with the bank's performance in the state.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Non-Metropolitan Areas (Limited Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE INDIANA NON-METROPOLITAN ASSESSMENT AREAS

- **Clinton-Grant Assessment Area (Clinton and Grant Counties)**
 - As of December 31, 2011, Regions Bank operated six branches in the assessment area, representing 9.4% of its branches in Indiana.
 - As of June 30, 2011, the bank had \$173.8 million in deposits in this assessment area, representing a market share of 15.1% and 7.1% of Regions Bank's total deposits in Indiana.
- **Knox-Lawrence Assessment Area (Knox and Lawrence Counties)**
 - As of December 31, 2011, Regions Bank operated seven branches in the assessment area, representing 10.9% of its branches in Indiana.
 - As of June 30, 2011, the bank had \$217.3 million in deposits in this assessment area, representing a market share of 20.4% and 8.9% of Regions Bank's total deposits in Indiana.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Clinton-Grant	Not Consistent (Above)	Not Consistent (Below)	Consistent
Knox-Lawrence	Consistent	Not Consistent (Below)	Not Consistent (Above)

As stated earlier, the Indianapolis assessment area received a full-scope review, and the bank's performance in that assessment area determined the overall rating for the state. Indianapolis is by far the bank's largest market in Indiana in terms of deposits, loans, and branches. The full-scope area selected represents 49.6% of the deposits in the assessment areas in Indiana as well as 45.3% of the branches. The full-scope assessment area also represents 35.5% of the HMDA loans and 52.7% of the small business loans in the state. Therefore, the Indianapolis assessment area represents approximately half of the deposits and a large portion of branches and loans in the State of Indiana.

For the Lending Test, performance was stronger than the bank's performance in the state in one of the limited-scope assessment areas (Clinton-Grant), and consistent in the Knox-Lawrence limited-scope assessment area.

For the Investment Test, the performance in both limited-scope assessment areas (Clinton-Grant and Knox-Lawrence) was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment areas.

Non-Metropolitan Areas (Limited Review)

For the Service Test, the performance in one limited-scope assessment area (Knox-Lawrence) was stronger than the bank's performance in the state. The performance in the remaining limited-scope assessment area (Clinton-Grant) was consistent with the bank's performance in the state.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Iowa

CRA RATING FOR IOWA: **Satisfactory**

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

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

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

Major factors supporting the rating include the following:

- Lending activity reflects good responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas. In addition, the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank is a leader in making community development loans within the assessment areas.
- The bank provides a significant level of qualified community development investments and grants in the assessment areas and is occasionally in a leadership position in response to the community development needs of the assessment areas.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides an adequate level of community development services throughout the assessment areas.

Iowa

SCOPE OF EXAMINATION

Full-scope reviews were conducted for two assessment areas in the State of Iowa:

- Des Moines
- Waterloo

Limited-scope reviews were conducted for the remaining three assessment areas:

- Cedar Rapids
- Fayette – Tama (non-MSA)
- Iowa City

The time period, products and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN IOWA

As of December 31, 2011, Regions Bank operated 13 branch offices in Iowa representing 0.8% of the bank's total branches. As of June 30, 2011, the bank had \$385.8 million in deposits in Iowa representing 0.4% of Regions Bank's total deposits. Additionally, as of June 30, 2011, the bank ranked 28th, among 371 insured institutions, in deposit market share with 0.6% of the deposits within the state. Of the 86,664 HMDA loans originated and purchased by Regions Bank, 514 (0.6%) were in the Iowa assessment areas. Of the 110,902 small business and small farm loans originated and purchased by Regions Bank, 440 (0.4%) were in Iowa.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

The lending test rating within the Iowa assessment areas is Low Satisfactory. Lending activity reflects good responsiveness to assessment area credit needs of both full-scope assessment areas.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendices F-G.

Although Regions Bank is both a small business and HMDA lender, HMDA lending was given greater consideration in determining the lending test rating for Iowa because the bank originated more HMDA loans by number than small business loans. Additionally, the bank's performance in the Waterloo assessment area was given greater consideration because it contained the largest percentage of the bank's branches, deposits, and lending in the state of Iowa. Furthermore, although a larger percentage of small farm loans were originated in Iowa than in the rest of the bank's footprint, small farm lending is not a significant loan product for Regions Bank; therefore, no detailed discussion of these loans is included in this section of the report.

Lending Activity

Lending levels reflect good responsiveness to the credit needs of the Iowa assessment areas. The following table shows lending activity from January 1, 2010, through December 31, 2011.

Iowa

Statewide Summary of Lending Activity Assessment Areas Located in Iowa

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	149	15.6%	\$20,834	18.3%
HMDA Refinance	352	36.9%	\$51,495	45.1%
HMDA Home Improvement	13	1.4%	\$85	0.1%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	514	53.9%	\$72,414	63.5%
Total Small Business	302	31.7%	\$25,546	22.4%
Total Farm	138	14.5%	\$16,114	14.1%
TOTAL LOANS	954	100.0%	\$114,074	100.0%

Originations and Purchases

Affiliate loans include only loans originated or purchased within the bank's assessment area.

Geographic and Borrower Distribution

Overall, the distribution of loans among geographies is adequate. The geographic distribution was adequate in both full-scope assessment areas in the state. Because of the minimal volume of HMDA lending in both full-scope assessment areas, conducting a meaningful analysis was challenging. Although large lending gaps were noted, low-income and moderate-income tracts generally represented a larger share of tracts without lending than middle-income and upper-income tracts. In most of these tracts, the housing units were rental and a larger percentage of the families in these tracts lived below the poverty level, which may have impacted the bank's ability to originate HMDA-related loans in these tracts.

Overall, the distribution of loans by borrower's income and revenue size of business is adequate. The borrower distribution is considered adequate in both full-scope assessment areas.

A detailed discussion of the borrower and geographic distribution is included in the analysis for each full-scope assessment area.

Community Development Lending

Regions Bank is a leader in making community development loans in the Iowa assessment areas. The bank made six community development loans totaling \$34.5 million during the review period, which represented 0.9% by number and 2.5% by dollar amount of the bank's community development lending. The majority of the loans were for the purpose of affordable housing. The bank was considered a leader in community development lending in Waterloo. More information on community development lending can be found in each full-scope assessment area section.

Investment Test

The investment test rating is High Satisfactory when considering the bank's statewide performance in Iowa. The bank made significant use of qualified investments and contributions and exhibited excellent responsiveness to some of the identified credit and community development needs through its investment activities in the Waterloo assessment area, while performance in the Des Moines assessment area was adequate.

Iowa

The bank made 18 qualified investments of approximately \$16.6 million and contributions of \$2,882 within the Iowa assessment areas. The bank had three current period investments in the state totaling \$12.9 million. Most of the investments provided support for community development and affordable housing through HUD bonds, FHMA investment instruments, and LIHTC projects. The bank also had investments that benefitted a broader regional area that includes Iowa. The broader regional investments primarily funded small businesses and startup companies through investments in SBICs. The bank also made contributions to national organizations that provided indirect benefit to low- and moderate-income individuals or communities within the Iowa assessment areas.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area sections.

Service Test

The service test rating is Low Satisfactory when considering the bank's statewide performance in Iowa.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of offices has generally not adversely affected the accessibility of the bank's delivery systems, including to low- and moderate-income geographies and/or low- and moderate-income individuals.

Community Development Services

The bank provides an adequate level of community development services that benefit residents and small businesses of the assessment areas. Out of the two full-scope assessment areas, community development services were adequate in the Waterloo assessment area and poor in the Des Moines assessment area.

Des Moines, Iowa

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DES MOINES, IOWA ASSESSMENT AREA

The Des Moines-West Des Moines MSA includes Polk, Dallas, Warren, Madison and Guthrie counties in Iowa. Regions Bank's Des Moines assessment area includes only Polk and Warren counties. There are 92 census tracts in the assessment area, which includes 6 low-income and 20 moderate-income tracts. The bank operates two branches in the assessment area, both in middle-income tracts.

The Des Moines assessment area is an active banking market dominated by a few large institutions. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 38 financial institutions operating 176 branch locations with a total of \$14.8 billion in deposits. Regions Bank ranked 23rd in deposit market share with 0.5% (\$80.4 million) of all deposits. Bank of America had the largest deposit market share at 22.7%, followed by Wells Fargo Bank with 17.0% and Principal Bank with 14.8%.

Regions Bank is not an active HMDA or small business lender in the assessment area. In 2010, the bank ranked 16th out of 54 small business loan reporters by originating 1.1% of all small business loans. In 2011, Regions Bank ranked 17th out of 62 small business loan reporters by originating 1.1% of all loans. From 2010 to 2011, the bank's small business loans increased from 78 to 86. For HMDA lending, Regions Bank ranked 37th in 2010 with less than 1% of all HMDA loans and 38th in 2011, also with less than 1%. Wells Fargo Bank and US Bank were consistently the top HMDA lenders in the assessment area.

Demographic Characteristics

The assessment area population is growing at a relatively rapid pace. According to census data, the population of the assessment area in 2000 was 415,272 people, which grew to 476,865 by 2010, a growth rate of 14.8%. Polk County, home to the state's most populous city, Des Moines, was the larger of the two counties in the assessment area with a population of 430,640 in 2010. Polk County's population grew by 15% from 2000 to 2010, compared to Warren County at 13.7%, and the state of Iowa at 4.1%. Net migration in the assessment area has been positive since 2005 but declining in recent years, indicating the majority of the growth came in the first half of the decade. Net migration is defined as the number of in-migrants less the number of out-migrants and is determined by comparing the addresses of in-migrant and out-migrant federal tax returns from the present year to the previous year.⁴¹⁹

The table below shows selected demographic information for the Des Moines assessment area.

⁴¹⁹ Internal Revenue Service, Statistics of Income – Migration Data. Access through PolicyMap. (accessed January 15, 2013); available from www.policymap.com.

Des Moines, Iowa

Combined Demographics Report

Assessment Area: IA Des Moines

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	6.5	3,695	3.4	974	26.4	18,532	17.1
Moderate-income	20	21.7	19,579	18.1	1,920	9.8	20,090	18.5
Middle-income	49	53.3	57,432	53.0	2,237	3.9	27,463	25.3
Upper-income	17	18.5	27,744	25.6	435	1.6	42,365	39.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	92	100.0	108,450	100.0	5,566	5.1	108,450	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	9,264	2,254	2.0	24.3	6,029	65.1	981	10.6
Moderate-income	31,731	20,393	17.8	64.3	9,507	30.0	1,831	5.8
Middle-income	90,931	62,072	54.3	68.3	25,365	27.9	3,494	3.8
Upper-income	39,810	29,654	25.9	74.5	8,546	21.5	1,610	4.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	171,736	114,373	100.0	66.6	49,447	28.8	7,916	4.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2,323	10.9	1,745	9.4	301	20.2	277	22.5
Moderate-income	2,129	10.0	1,868	10.0	134	9.0	127	10.3
Middle-income	10,802	50.6	9,625	51.6	647	43.4	530	43.1
Upper-income	6,108	28.6	5,403	29.0	410	27.5	295	24.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	21,362	100.0	18,641	100.0	1,492	100.0	1,229	100.0
Percentage of Total Businesses:			87.3		7.0		5.8	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4	0.5	4	0.5	0	0.0	0	0.0
Moderate-income	11	1.4	10	1.3	1	16.7	0	0.0
Middle-income	594	76.8	589	77.2	3	50.0	2	50.0
Upper-income	164	21.2	160	21.0	2	33.3	2	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	773	100.0	763	100.0	6	100.0	4	100.0
Percentage of Total Farms:			98.7		.8		.5	

Based on 2010 D&B information according to 2000 Census Boundaries.

Des Moines, Iowa

Income Characteristics

Food stamp usage has increased across the assessment and statewide. As of 2009, the statewide percentage of the population receiving food stamps was 11%. Polk County had a higher percentage of its population receiving food stamps at 12.3%, whereas Warren County was much lower at 6.3%. The largest increases in the number of food stamp recipients for both counties and statewide occurred in 2008 and 2009.

Free and reduced price lunch program usage is also on the rise. Of the eight school districts in the assessment area, all experienced an increase in the percentage of students receiving free or reduced price lunch benefits from 2000 to 2010, including five that increased by more than 100%, but only two of the eight districts had more than 50% of their students receiving these benefits in 2010. Both of these school districts are located in Polk County.

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following chart sets forth the estimated median family income for the years 2010 through 2011 for the Des Moines MSA. It also provides a range of the estimated annual family income for each income category (low, moderate, middle and upper).

Borrower Income Levels
Des Moines-West Des Moines, IA MSA

HUD Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2010	\$73,200	0 - \$36,599	\$36,600 - \$58,559	\$58,560 - \$87,839	\$87,840 - & above
2011	\$74,500	0 - \$37,249	\$37,250 - \$59,599	\$59,600 - \$89,399	\$89,400 - & above

Housing Characteristics

Home prices in the assessment area have remained relatively flat in recent years despite price volatility in other markets across the nation. According to the National Association of Realtors, the 2011 median sales price of an existing single-family home in the Des Moines MSA was \$151,100.⁴²⁰ This represents a slight increase from previous years: \$150,900 in 2010 and \$149,300 in 2009. Comparatively, the statewide median home price in 2011 was \$118,900.⁴²¹

Census data show that there were 171,736 housing units in the assessment area in 2000, of which 66.6% were owner-occupied, 28.8% were rental units and 4.6% were vacant. While the majority of housing units across the assessment area were owner-occupied, more than three-fourths of housing units in low-income census tracts were rentals or vacant, indicating limited lending opportunity in these areas. The median age of housing stock across the assessment area was 33 years, but this figure increased to 57 years in low-income tracts and 47 years in moderate-income tracts.⁴²² Single-family housing permits experienced declines from 2005 to 2009, falling by 63%, but rebounded in 2010 and 2011. Multi-family permits reached their peak in 2002 at 93 and have been in steady decline since, with only 19 multi-family permits issued in 2011.⁴²³

Mortgage delinquencies have had an adverse impact on the local housing market. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, rose from 4.9% in January 2010 to

⁴²⁰ National Association of Realtors (accessed January 23, 2013); available from <http://www.realtor.org/>.

⁴²¹ Iowa Association of Realtors. (accessed on January 23, 2013); available from <http://www.iowarealtors.com/news/housing-trends>.

⁴²² US Census Bureau. Accessed through PolicyMap (access January 23, 2013); available from www.policymap.com.

⁴²³ US Census Bureau. Accessed through PolicyMap (access on January 23, 2013); available from www.policymap.com.

Des Moines, Iowa

9.6% in December 2011. HMDA data for the assessment area show that demand for home purchase loans of owner-occupied, one- to four-family dwellings continues to decline. Both counties in the assessment area have experienced continuous year-over-year reductions in the number of home purchase loans originated between 2005 and 2011, with Polk County's annual loan volume declining by 42.7%, and Warren County's declining by 43.3%. Conversely, refinance activity has seen increased activity in recent years.

Employment and Economic Conditions

The city of Des Moines, located in Polk County, is the county seat, the state capital, and the most populous city in Iowa. With a broad-based economy, relatively affordable housing and reasonable commute times, Des Moines attracts people from throughout Iowa seeking employment opportunities and city amenities.⁴²⁴ As of 2010, total employment in the assessment area was 400,429. The largest private sector employment industries included finance and insurance, retail trade, and health care and social assistance. Combined, these industries account for 40.9% of private sector employment and 35.8% of total employment. Government and government enterprises are also a large employment sector in the assessment area with more than 45,000 jobs, accounting for nearly 11.3% of total employment.⁴²⁵ Major non-government employers include but are not limited to Wells Fargo, Mercy Medical Center – Des Moines, Principal Financial Group, and Iowa Health – Des Moines.⁴²⁶

In 2011, the John Deere Company, which employs more than 2,800 people in the greater Des Moines area, said it plans to invest \$85 million in capital improvements to add a new 300,000-square-foot building for product assembly at its John Deere Des Moines Works facility located in Polk County. In partnership with the City of Ankeny, Iowa and the Iowa Economic Development Authority (IEDA), the company committed to retaining 400 jobs as a direct result of its expansion plans. Total employment at the John Deere Des Moines Works is approximately 1,900, an increase of nearly 500 employees during 2010 and 2011.⁴²⁷

Hewlett-Packard also has a presence in the assessment area. In 2011, the company announced plans to expand into a 300,000-square-foot facility adjacent to its existing 408,000 square foot facility in Polk County. This expansion is part of a national consolidation of the company's logistics operation. Through the expansion, HP is creating approximately 150 new jobs and retaining the existing 440 full-time positions at its Des Moines facility.⁴²⁸

Polk County is also home to the Des Moines Military Entrance Processing Station (MEPS). The Des Moines MEPS is one of a network of 65 MEPS nationwide. Its mission is to process individuals for enlistment or induction into the armed services, based on Department of Defense-approved peacetime and mobilization standards. The Des Moines MEPS has enlistment responsibility for 73 counties in Iowa, 4 counties in Illinois and one in Wisconsin. The station has an identified financial impact on the local community of more than \$3 million annually which includes payroll, living expenses, facilities, and services administration.⁴²⁹

Des Moines is home to several institutions of higher learning, including the main campuses of Drake University and Grand View University. Drake University is a private institution that enrolls approximately 3,500 undergraduate students. In addition to the educational benefits, the university reports that it generates 3,200

⁴²⁴ HUD. "Comprehensive Housing Market Analysis – Des Moines, Iowa." (accessed January 23, 2013); available from http://www.huduser.org/portal/publications/PDF/CMAR_DesMoinesIA_09.pdf.

⁴²⁵ REIS data

⁴²⁶ The Greater Des Moines Partnership. "Employers." (accessed on January 23, 2013); available from <http://www.desmoinesmetro.com/>

⁴²⁷ John Deere. "Deere & Company Confirms Expansion Plans for Des Moines Works." (accessed on January 23, 2013); available from http://www.deere.com/wps/dcom/en_US/corporate/our_company/news_and_media/press_releases/2011/corporate/2011dec19_corporaterelease.page.

⁴²⁸ The Greater Des Moines Partnership. "Hewlett-Packard Expands Operation In Des Moines." (accessed on January 23, 2013); available from <http://www.desmoinesmetro.com/>

⁴²⁹ USMEPCOM. (accessed on January 23, 2013); available from <http://www.mepcom.army.mil/meps/desmoines/index.html>.

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jobs and contributes more than \$260 million annually to the regional economy.⁴³⁰ Grand View University is a not-for-profit liberal arts university offering bachelors and masters degrees with approximately 2,300 students. The Des Moines Area Community College (DMACC) and American Institute of Business (AIB) College of Business are also located in the assessment area. DMACC is Iowa's largest two-year institution of higher learning. As of 2011 it enrolled more than 25,000 students, making it the 15th fastest growing community college in the nation.⁴³¹

The Des Moines area has received several accolades in recent years recognizing it as a desirable place to live and work. In 2010, Forbes listed Des Moines as the number one best place for business and careers.⁴³² The rankings considered several data points including education, income, employment, and housing. In 2011, Forbes favored the Des Moines area once again, this time ranking it as the best American city for young professionals, citing, among other things, high business concentration, low business costs, low unemployment, and high projected job rates as the basis for its ranking.⁴³³

Kiplinger also finds Des Moines to be a highly desirable destination. In 2010, it ranked Des Moines 7th for the Best Cities for the Next Decade, labeling it as a fertile ground for new jobs. Among its many accolades, Kiplinger noted that civic leaders are developing the downtown area and promoting jobs that are available in the many industries that flourish there. Additionally, low-cost housing, family-friendliness and short commute times were highlighted. With regard to economic development, the news source noted that Pioneer Hi-Bred International, a top agricultural-seed company, is investing \$154 million on an expansion that will create 400 jobs over 3 years. Over the previous two-year period, Pioneer added nearly 500 jobs in central Iowa, where it employs nearly 2,400 workers.⁴³⁴

In 2012, credit rating agency Moody's reported on the Des Moines area economy, stating that its outlook is improving and the economy will strengthen as the financial services industry accelerates. Agricultural and consumer-based industries will be the leaders, while the public sector will be a laggard as the state government has pushed for deep spending cuts. Moody's indicates that the long-term economic growth prospects are upbeat as a result of the area's diverse industrial base, favorable business costs, and skilled workforce, which lay the foundation for above-average growth over the long run.⁴³⁵

Due to relatively strong job growth, the assessment area's unemployment is in line with the state. The table below shows that the Des Moines MSA's unemployment rate fell to 5.9% in 2011 from 6.2% in 2010. The 2011 nationwide average unemployment rate was 8.9%.⁴³⁶

⁴³⁰ Drake University. (accessed on January 23, 2013); available from <http://www.drake.edu/>,

⁴³¹ Des Moines Area Community College. (accessed on January 23, 2013); available from <http://www.dmacc.edu/>.

⁴³² Forbes.com. "Best Places to For Business and Careers." (accessed on January 23, 2013); available from http://www.forbes.com/lists/2010/1/business-places-10_Des-Moines-IA_2493.html.

⁴³³ Forbes.com. "America's Best Cities for Young Professionals." (accessed on January 23, 2013); available from <http://www.forbes.com/sites/morganbrennan/2011/07/12/americas-best-cities-for-young-professionals/>.

⁴³⁴ Kiplinger. "Best Cities 2010: Des Moines, Iowa." (accessed on January 23, 2013); available from <http://www.kiplinger.com/article/business/T012-C000-S002-best-cities-2010-des-moines-iowa.html>.

⁴³⁵ The Greater Des Moines Partnership. "Economic Indicators." (accessed on January 23, 2013); available from <http://www.desmoinesmetro.com/>

⁴³⁶ Bureau of Labor Statistics. (accessed on January 15, 2013); available from <http://www.bls.gov/>.

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Unemployment Rates

Assessment Area: IA Des Moines

Area	Years - Annualized	
	2010	2011
Des Moines MSA	6.2	5.9
Polk County	6.3	6.1
Warren County	6.0	5.5
Iowa	6.3	5.9

Not Seasonally Adjusted

From an economic perspective, the assessment area appears to be in good shape. The unemployment is relatively low, housing remains affordable, job growth is strong and the metro area remains a popular destination for job seekers and employers. While mortgage delinquency rates remain high and loan volumes somewhat low, the economy appears to be growing its way out of the recent recession.

Community Contacts and Community Development Opportunities

One community contact specializing in affordable housing finance was interviewed to discuss the local community development landscape. The contact discussed foreclosure mitigation and employment as the two most pressing issues for the community. While Des Moines has not been impacted by foreclosures to the same extent as many large cities around the country, vacant foreclosed properties are having a destabilizing effect on neighborhoods. The contact also noted that it continues to be a challenge for lower-income and lower-skilled residents to find a job. For those who do have a job and are looking to purchase a home, the contact recommended that more education be provided by local financial institutions to inform potential buyers about the logistics and importance of buying a home. The contact added that most local financial institutions are proactive in developing relationships with local community organizations.

For a variety of reasons, some assessment area residents are unable to access traditional banking product and services. Bank On is a national initiative focused on connecting unbanked and underbanked individuals with traditional banking products and services in order to reduce costs and increase financial stability. The organization estimates that 8.1% of households in the metro area are unbanked relative to 4.7% in Iowa. Additionally, 17.8% of households in the assessment area are listed as underbanked, meaning they have a bank account but continue to rely on alternative financial services, like check-cashing services, payday loans, rent-to-own agreements or pawn shops. This compares to 16.8% of underbanked households in Iowa.⁴³⁷

The state of Iowa received a significant allocation of funds under the federal government's Neighborhood Stabilization Program (NSP). The funds are available to help stabilize communities hard hit by the foreclosure crisis. The Iowa allocation under NSP1 was more than \$21.6 million and \$5 million under the NSP3 funding allocation process. Qualified projects inside the assessment area are eligible to receive funds under both of these allocations.

There are eight community development financial institutions (CDFIs) in the state of Iowa, one of which is an affordable housing lender that manages a loan pool located inside the assessment area. Other community

⁴³⁷ BankOn. 2012. (accessed on January 15, 2013); available from <http://webtools.joinbankon.org/community/profile?state=IA&place=Des%20Moines>

Des Moines, Iowa

development opportunities include participation in the Low Income Housing Tax Credit (LIHTC) Program. In 2011, the state of Iowa allocated approximately \$10.5 million in federal LIHTCs.⁴³⁸ These tax credits are managed locally by the Iowa Finance Authority.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Des Moines assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes a relatively high level of community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 217 (66.6%) HMDA loans compared to 109 (33.4%) small business loans in the Des Moines, Iowa assessment area. Therefore, HMDA lending was given more weight than small business lending in determining the bank's lending test rating in the assessment area. The Des Moines assessment area contains 0.2% of the bank's small business and HMDA lending by number of loans and 0.2% by dollar volume totaling \$44.3 million. In comparison, 0.1% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues, such as the unemployment and poverty rates, the level of owner-occupied units, and the number of small businesses in low- and moderate-income census tracts, were issues considered when assessing the bank's performance; in addition, the performance of the aggregate lenders was considered. Considering all of these factors, the bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

The bank's home purchase lending in low-income tracts is poor. Regions Bank originated no home purchase loans in low-income tracts. The aggregate lenders had levels of lending comparable to the percentage of owner-occupied units, which was only 2.0%.

The bank's home purchase lending in moderate-income tracts is also poor. Regions Bank originated only five home purchase loans in moderate-income tracts. The bank's performance at 7.9% was less than the area demographic at 17.8%. With three loans originated in 2010, the bank's performance was comparable to the aggregate. However, the bank's lending decreased to two loans in 2011, and the bank's performance was less than the aggregate.

The bank's home purchase lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was less than the percentage of owner-occupied units.

⁴³⁸ Novogradac and Company LLP. "Affordable Housing Resource Center" (accessed on August 29, 2012); available from http://www.novoco.com/low_income_housing/lihtc/federal_lihtc.php.

Des Moines, Iowa

Home Refinance Loans

Regions Bank's home refinance lending in low-income tracts is adequate. Although Regions Bank originated only three home refinance loans in low-income tracts during the review period, the bank's performance was equal to the area demographic and exceeded the aggregate's performance in 2010 and 2011.

Regions Bank's home refinance lending in moderate-income tracts is adequate. During the review period, the bank originated 5.4% of its home refinance loans in moderate-income tracts, where 17.8% of the owner-occupied units are located. The bank's performance was below the aggregate in 2010 and better than the aggregate in 2011.

The bank's refinance lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was less than the percentage of owner-occupied units.

Home Improvement Loans

The bank's home improvement lending in low-income tracts is poor. Regions Bank originated no home improvement loans in low-income tracts. The aggregate lenders had levels of lending comparable to the percentage of owner-occupied units, which was only 2.0%.

The bank's home improvement lending in moderate-income tracts is also poor. Regions Bank originated only one home improvement loan in a moderate-income tract. The bank's performance at 14.3% was less than the area demographic at 17.8%. With the one loan originated in 2010, the bank's performance exceeded the aggregate. However, Regions Bank originated no loans in 2011 and thus its performance was less than the aggregate.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts. There was no home improvement lending by the bank in upper-income tracts.

Small Business Loans

Regions Bank's small business lending in low-income tracts is poor. Regions Bank originated 5.5% of its small business loans in low-income tracts, where 9.4% of the small businesses in the assessment area are located. With only six small business loans originated during the review period, the bank's performance was less than the aggregate in both 2010 and 2011.

Regions Bank's small business lending in moderate-income tracts is good. During the review period, the bank originated 11.0% of its small business loans in moderate-income tracts, where 10.0% of the small businesses in the assessment area are located. The bank performed above the aggregate in 2010 and equal to the aggregate in 2011.

The bank's small business lending in middle-income tracts was greater than the percentage of small businesses in these tracts, while lending in upper-income tracts was less than the percentage of small businesses.

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

The distribution of loans based on borrower income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue size and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Des Moines, Iowa

Home Purchase Loans

Home purchase lending to low- and moderate-income borrowers is excellent. Regions Bank's performance exceeded both the area demographics and the aggregate performance in both 2010 and 2011.

The bank's home purchase lending to middle- and upper-income borrowers was less than the percentage of middle- and upper-income families in the assessment area.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is excellent when compared to the aggregate lenders. The bank's percentage of home refinance lending to low-income borrowers at 12.9% was less than the percentage of low-income families in the assessment area at 17.1%; however, Regions Bank's performance was better than the aggregate in both 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is adequate. The bank made 13.6% of its refinance loans to moderate-income borrowers. Moderate-income families make up 18.5% of total families in the assessment area. Regions Bank's performance was better than aggregate in 2010 but less than the aggregate in 2011.

The bank's refinance lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Home Improvement Loans

The bank's home improvement lending to low-income borrowers is adequate. During the review period, the bank originated only seven home improvement loans of which two were to low-income borrowers. The bank made 28.6% of its refinance loans to low-income borrowers. Low-income families make up 17.1% of total families in the assessment area. Regions Bank's performance was better than aggregate in both 2010 and 2011.

The bank's home improvement lending to moderate-income borrowers is very poor. Moderate-income families constitute 18.5% of the families in the assessment area, but the bank originated no home improvement loans to moderate-income borrowers. The aggregate lending in this segment of the market was greater than the demographic in 2010 and comparable to the demographic in 2011.

The bank's home improvement lending to middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's performance was better than the aggregate in 2010 and less than the aggregate in 2011. The bank originated 44.0% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 87.3%. However, of the 109 small business loans originated during the review period, 44 loans (40.4%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 73.8%, which is less than the percentage of businesses in the Des Moines assessment area that are considered small businesses at 87.3%. However, 76.1% of the 109 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in both 2010 and 2011.

Des Moines, Iowa

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the Des Moines assessment area. The bank originated one community development loan for \$2.5 million during the review period. This loan provides financing to a business located in a moderate-income geography that received funding under the State of Iowa's Community Economic Betterment Account and High Quality Jobs Creation Program to create jobs. This lending is responsive to the area's community development needs, which also include affordable housing for low- and moderate-income individuals and neighborhood stabilization tied to foreclosure mitigation. The assessment area is also positively impacted by a \$25 million loan to support the Iowa Community Development Corporation, a statewide organization formed to create jobs and stabilize the statewide economy through, among other things, participation in the New Markets Tax Credit Program and focus on the distressed areas of Iowa. The bank's community development loan portfolio exhibits adequate responsiveness to the credit needs of the assessment area given its presence in the market.

Investment Test

The bank's performance in the Des Moines assessment area under the investment test is adequate. The bank had two investments totaling \$469,103. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Prior period direct investments in the assessment area provided support for economic development and for affordable housing through an investment in a fund that finances the purchase and rehabilitation of multi-family housing for low- and moderate-income individuals. Regional investments primarily funded small businesses and startup companies through investments in SBICs. Community development needs identified in the community include, but are not limited to, affordable housing for low- and moderate-income individuals, small business finance, job creation, and community revitalization. The dollar volume of Regions Bank's total investments is adequate given the bank's limited presence in the assessment area.

The bank also made two contributions totaling \$1,089. In addition, the bank made several contributions to national organizations that may indirectly benefit the assessment area. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities. The bank's investment portfolio and contributions are not considered highly responsive to community development needs in the assessment area.

Service Test

The bank's service test performance in the Des Moines assessment area is poor. Its retail and community development services reflect adequate responsiveness to the needs of the Des Moines assessment area.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of the two branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open any branches and closed two branches (both in middle-income tracts) in the Des Moines assessment area. The bank does not have any branches located in low- and moderate-income geographies. The bank did not open or close any branches in low- or moderate-income tracts during the review period.

Des Moines, Iowa

Geographic Distribution of Branches

Assessment Area: IA Des Moines

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	0	0.0%	0	0	0	0	0	6	6.5%	5.1%	10.9%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	0	0.0%	0	0	0	0	0	20	21.7%	18.2%	10.0%
	DTO	0		0	0							
	LS	0		0	0							
Middle	Total	2	100.0%	0	2	2	1	2	49	53.3%	53.4%	50.6%
	DTO	0		0	0							
	LS	0		0	0							
Upper	Total	0	0.0%	0	0	0	0	0	17	18.5%	23.4%	28.6%
	DTO	0		0	0							
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0							
	LS	0		0	0							
Total	Total	2	100.0%	0	2	2	1	2	92	100.0%	100.0%	100.0%
	DTO	0		0	0							
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a limited level of community development services in the assessment area, and improvement is needed. During the review period, Regions Bank employees provided two service hours for a community development organization by participating in one community development service. According to information obtained from community contacts, there are opportunities for financial institutions to participate in community development services in the assessment area. Identified needs in the community include affordable housing, neighborhood stabilization, foreclosure mitigation, and financing and support for small businesses.

Waterloo, Iowa

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE WATERLOO, IOWA ASSESSMENT AREA

The Waterloo-Cedar Falls MSA includes Blackhawk, Bremer and Grundy counties in Iowa. Regions Bank's Waterloo assessment area is limited to Black Hawk County. There are 37 census tracts in the assessment area, including 2 low-income and 12 moderate-income tracts. The bank operates seven branches in the assessment area, four of which are in low- or moderate-income tracts.

The assessment area is a relatively small banking market. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 12 financial institutions operating 44 branch locations with a total of \$1.7 billion in deposits in Black Hawk County, Iowa. Regions Bank ranked 4th in deposit market share with 12.5% (\$206.3 million) of all deposits. Wells Fargo Bank had the largest deposit market share at 19.7%, followed by US Bank with 18.1% and Farmers State Bank with 14.7%.

Regions Bank is not a HMDA or small business lending leader in the assessment area. In 2010, the bank ranked 9th out of 29 small business loan reporters by originating 3.1% of all loans. In 2011, the bank ranked 6th out of 39 small business loan reporters by generating 5.9% of all loans. From 2010 to 2011, the bank's small business lending increased from 51 loans to 104, primarily through the purchase of loans. For HMDA lending, Regions Bank ranked 13th in 2010 with 2.3% of all HMDA loans and 15th in 2011 with 1.6%. HMDA loan production decreased from 138 loans in 2010 to 84 loans in 2011. Veridian Credit Union, PPH Mortgage Company, and US Bank were the top HMDA lenders in the assessment area.

Demographic Characteristics

The assessment area population is growing slowly relative to the statewide population. According to census data, the population for Black Hawk County in 2000 was 128,012 people, which grew to 131,090 by 2010, a growth rate of 2.4%. During this time period, the statewide population grew by 4.1%. Waterloo was the most populous city in assessment area as of 2010, although its population decreased by 0.3% to 68,406 from 2000 to 2010. Assessment area net migration has been mostly negative since 2005, although 2008 and 2009 showed a positive net inflow of people to the assessment area. Net migration is defined as the number of in-migrants less the number of out-migrants and is determined by comparing the addresses of in-migrant and out-migrant federal tax returns from the present year to the previous year.⁴³⁹

The table below shows selected demographic information for the Waterloo assessment area.

⁴³⁹ Internal Revenue Service, Statistics of Income – Migration Data. Access through PolicyMap. (accessed February 12, 2013); available from www.policymap.com.

Waterloo, Iowa

Combined Demographics Report

Assessment Area: IA Waterloo

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	5.4	723	2.2	294	40.7	5,670	17.6
Moderate-income	12	32.4	8,556	26.6	1,128	13.2	6,650	20.6
Middle-income	16	43.2	15,275	47.4	864	5.7	7,513	23.3
Upper-income	7	18.9	7,667	23.8	261	3.4	12,388	38.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	37	100.0	32,221	100.0	2,547	7.9	32,221	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,910	356	1.0	18.6	1,353	70.8	201	10.5
Moderate-income	13,818	8,674	25.3	62.8	4,368	31.6	776	5.6
Middle-income	24,388	16,893	49.3	69.3	6,702	27.5	793	3.3
Upper-income	11,643	8,316	24.3	71.4	3,021	25.9	306	2.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	51,759	34,239	100.0	66.2	15,444	29.8	2,076	4.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	525	10.3	415	9.3	69	17.5	41	17.9
Moderate-income	913	17.9	801	17.9	73	18.5	39	17.0
Middle-income	2,505	49.2	2,205	49.3	198	50.1	102	44.5
Upper-income	1,152	22.6	1,050	23.5	55	13.9	47	20.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,095	100.0	4,471	100.0	395	100.0	229	100.0
Percentage of Total Businesses:			87.8		7.8		4.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	9	1.9	9	1.9	0	0.0	0	0.0
Middle-income	318	65.8	315	65.9	1	33.3	2	100.0
Upper-income	156	32.3	154	32.2	2	66.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	483	100.0	478	100.0	3	100.0	2	100.0
Percentage of Total Farms:			99.0		.6		.4	

Based on 2010 D&B information according to 2000 Census Boundaries.

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Income Characteristics

Food stamp usage has increased across the assessment and statewide at a rate faster than the population, indicating that the percentage of low- and moderate-income earners is growing. As of 2009, the statewide percentage of the population receiving food stamps was 11% compared to 12.9% inside the assessment area. Decreasing incomes inside the assessment area are also evident via the percentage of students qualifying for free or reduced price lunches. Of the 11 school districts in the assessment area, all but 2 experienced an increase in the percentage of students receiving free and reduced price lunch program benefits from 2000 to 2010, but only one district had more than 50% of its students qualifying for the program as of 2010.

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following chart sets forth the estimated median family income for the years 2010 through 2011 for the Waterloo-Cedar Falls MSA. It also provides a range of the estimated annual family income for each income category (low, moderate, middle and upper).

**Borrower Income Levels
Waterloo-Cedar Falls, IA MSA**

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2010	\$60,500	0 - \$30,249	\$30,250 - \$48,399	\$48,400 - \$72,599	\$72,600 - & above
2011	\$62,100	0 - \$31,049	\$31,050 - \$49,679	\$49,680 - \$74,519	\$74,520 - & above

Housing Characteristics

Home prices in the assessment area have remained relatively flat in recent years despite price volatility in other markets across the nation. According to the National Association of Realtors, the 2011 median sales price of an existing single-family home in the Waterloo-Cedar Falls MSA was \$112,800.⁴⁴⁰ This represents a slight increase from previous years: \$112,100 in 2010 and \$110,600 in 2009. Comparatively, the statewide median home price in 2011 was \$118,900.⁴⁴¹

Census data show that there were 51,759 housing units in the assessment area in 2000, of which 66.2% were owner-occupied, 29.8% were rental units and 4.0% were vacant. While the majority of housing units across the combined assessment area were owner-occupied, more than three-quarters of housing units in low-income census tracts were rentals or vacant, indicating limited lending opportunity in these areas. The median age of housing stock across the assessment area was 43 years, but this figure increased to 48 years in low-income tracts and 52 years in moderate-income tracts.⁴⁴² Single-family housing permits experienced declines from 2005 to 2009, falling by 55.1% from their peak in 2005 to their recent low in 2009, but have stabilized in recent years. Multi-family development is not a significant source of housing inside the assessment area.⁴⁴³

Mortgage delinquencies have had an adverse impact on the local housing market in recent years. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, rose from 2.7%

⁴⁴⁰ National Association of Realtors (accessed January 23, 2013); available from <http://www.realtor.org/>.

⁴⁴¹ Iowa Association of Realtors. (accessed on January 23, 2013); available from <http://www.iowarealtors.com/news/housing-trends>.

⁴⁴² US Census Bureau. Accessed through PolicyMap (access February 12, 2013); available from www.policymap.com.

⁴⁴³ US Census Bureau. Accessed through PolicyMap (access on February 12, 2013); available from www.policymap.com.

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in January 2010 to 7.0% in December 2011. While this remains lower than many metro areas across the nation, it continues to present challenges for the stability of the local economy. HMDA data for the assessment area show that demand for home purchase loans of owner-occupied, one- to four-family dwellings continues to decline. The assessment area has experienced continuous reductions in the number of home purchase loans originated annually between 2005 and 2011, with total annual origination volume declining by 36.7% from 2006 to 2011. Conversely, home loan refinancing has seen increased activity in recent years and continues to remain well above pre-recession annual loan volume totals.

Employment and Economic Conditions

The Waterloo assessment area is located in the Waterloo-Cedar Rapids MSA in the northeast corner of the Iowa. The city of Waterloo is the largest city in the assessment area with approximately 68,000 people. As of 2010, total employment in the assessment area was 90,240. The largest private sector employment industries included manufacturing, health care and social assistance, and retail trade. Combined, these industries accounted for 46.9% of private sector employment and 39.7% of total employment. Government and government enterprises is also a large employment sector with more than 13,000 jobs, nearly 14.5% of total employment.⁴⁴⁴ The city of Waterloo is home to a diverse employer base with the area's top employers including John Deere, Tyson, Covenant Health Systems, Allen Memorial Hospital, Waterloo Community Schools, and GMAC.⁴⁴⁵

In 2010, Forbes ranked the City of Waterloo at number 13 on its list of Best Small Places for Business and Careers. Twelve metrics relating to job growth (past and projected), costs (business and living), income growth over the past five years, educational attainment, and projected economic growth were considered in the ranking.⁴⁴⁶ As of 2012, the area moved down to 21st on the list with the publication noting that Waterloo boasts a broad and diversifying industrial economic base.⁴⁴⁷

Each year, the Iowa Northland Regional Council of Governments (INRCOG) prepares or updates a Comprehensive Economic Development Strategy (CEDS) for the region, which is made up of six counties including Black Hawk County. According to the organization, the purpose of the CEDS is to establish a process that will help create jobs, attract public and private investments, foster a more stable and diversified economy, and improve living conditions in the region.⁴⁴⁸

The 2012 CEDS notes that the region is recovering from the devastation of flooding and tornadoes in 2008, which was followed by a national and global economic downturn. While the short-term outlook remains uncertain, the region is exhibiting positive signs of improvement. Businesses have begun to expand and rehire, but certain skilled labor remains in short supply, which is impacting the expansion decisions of some companies. The agricultural economy had been strong until the summer of 2012, when drought conditions appear to have had a significant impact on crops.⁴⁴⁹

⁴⁴⁴ REIS data

⁴⁴⁵ City of Waterloo Economic Development. (accessed on February 12, 2013); available from <http://www.waterlooida.org/aboutwaterloo>

⁴⁴⁶ Forbes.com. "Best Small Places for Business and Careers." (accessed on February 12, 2013); available from http://www.forbes.com/lists/2010/5/business-places-10_Waterloo-IA_6150.html.

⁴⁴⁷ Forbes.com. "Best Small Places for Business and Careers." (accessed on February 12, 2013); available from <http://www.forbes.com/best-places-for-business/list/small/>.

⁴⁴⁸ Iowa Northland Regional Council of Governments. "Comprehensive Economic Development Strategy." (accessed on February 12, 2013); available from http://www.inrcog.org/pdf/2012_CEDS.pdf.

⁴⁴⁹ Iowa Northland Regional Council of Governments. "Comprehensive Economic Development Strategy." (accessed on February 12, 2013); available from http://www.inrcog.org/pdf/2012_CEDS.pdf.

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To maintain the region’s ability to compete with more populated areas, continued emphasis on infrastructure improvements, including transportation assets, will be necessary. The region has identified certain asset clusters to spur the region’s economic progress, including advanced manufacturing, bio-fuels and alternative energy, food processing, information technology, logistics and distribution, and wind power. Each of these areas has significant assets within the region that have previously been important in development decisions of local and relocating businesses. Additionally, the development and recruitment of workers to fill existing and new positions is a primary concern. Companies are experiencing difficulties filling higher-skilled positions in light of the area’s relatively low unemployment rate.⁴⁵⁰

Unemployment inside the assessment area is in line with the state. The table below shows that the assessment area unemployment rate fell to 5.9% in 2011 from 6.2% in 2010. The 2011 nationwide average unemployment rate was 8.9%.⁴⁵¹

Unemployment Rates

Assessment Area: IA Waterloo

Area	Years - Annualized	
	2010	2011
Waterloo MSA	6.0	5.6
Black Hawk County	6.2	5.9
Iowa	6.3	5.9

Not Seasonally Adjusted

Community Contacts and Community Development Opportunities

Two community contacts specializing in consumer credit issues and support services for homeless populations were interviewed to discuss the local community development landscape. Generally speaking, both contacts felt that the local economy remains challenging for low- and moderate-income residents. Housing and employment are top concerns. For low- and moderate-income individuals looking to access credit, strict underwriting criteria by banks make qualifying for a loan very difficult and can oftentimes drive people to high-cost credit sources such as payday loans. Both contacts commented positively on the engagement of banks with the local community and noted that this is primarily accomplished through outreach activities such as financial education, but more support of nonprofit service providers via grants is necessary.

The need for financial stability for residents of the City of Waterloo is acute. Bank On, a national initiative focused on connecting unbanked and under-banked individuals with traditional banking products and services in order to reduce costs and increase financial stability, estimates that 8.3% of households are unbanked compared to 4.7% statewide. Additionally, 18.3% of households in the assessment area are listed as under-banked, meaning they have a bank account but continue to rely on alternative financial services, like check-cashing services, payday loans, rent-to-own agreements or pawn shops. This compares to 16.8% of under-banked households in Iowa.⁴⁵²

⁴⁵⁰ Iowa Northland Regional Council of Governments. “Comprehensive Economic Development Strategy.” (accessed on February 12, 2013); available from http://www.inrcog.org/pdf/2012_CEDS.pdf.

⁴⁵¹ Bureau of Labor Statistics. (accessed on January 15, 2013); available from <http://www.bls.gov/>.

⁴⁵² BankOn. 2012. (accessed on February 12, 2013); available from <http://webtools.joinbankon.org/community/profile?stat e=IA&place=Waterloo>

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To create small businesses and support job growth, the University of Northern Iowa launched the Innovation Incubator in 2011 as part of the Iowa Startup Alliance. The small business development facility is designed to be a gateway between the private sector, the business community and the expertise of faculty and staff on campus. The Innovation Incubator offers emerging businesses a comprehensive array of market research services, technical business assistance and training and an advisory team made up of campus and business professionals. This small business incubator helps further the objectives of local and regional economic development initiatives while mitigating some of the risks associated with starting a business.⁴⁵³

Affordable housing for low- and moderate-income individuals is also a challenge inside the assessment area. The City of Waterloo's 2011 Housing Needs Assessment indicates 8,051 households (38%) with either a rent or mortgage payment spend more than 30% of their household income on housing, indicating that there is a significant need for affordable housing. Additionally, of those that are cost-burdened, nearly half spend more than 50% of their income on housing. HUD generally considers housing affordable if a household spends no more than 30% of its income on housing. Households that spend more than 30% on housing are considered cost burdened.⁴⁵⁴ In response, the city's Community Development Board approved the expenditure of \$1.64 million in CDBG and HOME Program funds in 2012, with funding earmarked for single-family owner-occupied home rehab, emergency home repairs and neighborhood revitalization.⁴⁵⁵

The state of Iowa received a significant allocation of funds under the federal government's Neighborhood Stabilization Program (NSP). The funds are available to help stabilize communities hard hit by the foreclosure crisis. The Iowa allocation under NSP1 was more than \$21.6 million and \$5 million under the NSP3 funding allocation process. Qualified projects inside the assessment area are eligible to receive funds under both of these allocations.

There are eight community development financial institutions (CDFIs) in the state of Iowa, none of which are located inside the assessment area. Other community development opportunities include participation in the Low Income Housing Tax Credit (LIHTC) Program. In 2011, the state of Iowa allocated approximately \$10.5 million in federal LIHTCs.⁴⁵⁶ These tax credits are managed locally by the Iowa Finance Authority.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Waterloo assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank is a leader in making community development loans.

⁴⁵³ Innovation Incubator. (accessed on February 12, 2013); available from <http://www.uniincubator.com/>

⁴⁵⁴ City of Waterloo, Community Planning and Development. "Housing Needs Assessment, Fall 2011" (accessed on February 12, 2013); available from

<http://www.cityofwaterlooiaowa.com/images/CommDevelopment/HousingNeedsAssessmentWaterlooFall2011.pdf>

⁴⁵⁵ WCFCourier. "Waterloo Community Development Board Proposes Spending Plan" (accessed February 12, 2013); available from http://wfcourier.com/news/local/govt-and-politics/waterloo-community-development-board-proposes-spending-plan/article_dc692c98-a3f3-58ee-9497-19f469e7f2ca.html.

⁴⁵⁶ Novogradac and Company LLP. "Affordable Housing Resource Center" (accessed on February 12, 2013); available from http://www.novoco.com/low_income_housing/lihtc/federal_lihtc.php.

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Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 222 (62.4%) HMDA loans compared to 134 (37.6%) small business loans in the Waterloo assessment area. Therefore, HMDA lending was given more weight than small business lending in determining the bank's lending test rating in the assessment area. The Waterloo assessment area contains 0.2% of the bank's small business and HMDA lending by number of loans and 0.2% by dollar volume totaling \$43.0 million. In comparison, 0.2% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues, such as the unemployment and poverty rates, the level of owner-occupied units, and the number of small businesses in low- and moderate-income census tracts, were issues considered when assessing the bank's performance; in addition, the performance of the aggregate lenders was considered. Considering all of these factors, the bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

The bank's home purchase lending in low-income census tracts is poor. Regions Bank originated no home purchase loans in low-income census tracts. The aggregate lenders had levels of lending that equaled or exceeded the percentage of owner-occupied units, which was only 1.0%; minimal weight was given to home purchase lending in low-income tracts. The bank's home purchase lending in moderate-income tracts is adequate. The bank's performance at 16.9% was less than the area demographic at 25.3%. With six loans originated in 2010, the bank's performance was less than the aggregate. In 2011, with six additional loans originated, the bank's performance was equal to the aggregate.

The bank's home purchase lending in middle- and upper-income tracts was greater than the percentage of owner-occupied units in these tracts.

Home Refinance Loans

The bank's home refinance lending in low-income census tracts is poor. Regions Bank originated no home refinance loans in low-income census tracts. The aggregate lenders had levels of lending that equaled or exceeded the percentage of owner-occupied units, which was only 1.0%; minimal weight was given to home refinance lending in low-income tracts. Regions Bank's home refinance lending in moderate-income tracts is adequate. During the review period, the bank originated 12.2% of its home refinance loans in moderate-income tracts, which contain 25.3% of the owner-occupied units. The bank's performance was comparable to the aggregate in 2010 and greater than the aggregate in 2011.

The bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Regions Bank originated no home improvement loans in low-income tracts. The aggregate lenders also had no home improvement lending activity in low-income tracts, indicating limited opportunity for home improvement lending in these tracts; minimal weight was given to home improvement lending in low-income tracts. The percentage of owner-occupied units in low-income tracts is very low, at only 1.0%. The bank's home

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improvement lending in moderate-income tracts is adequate. Regions Bank originated a total of three home improvement loans, which all were in a moderate-income tract. Therefore, the bank's performance at 100.0% exceeded both the area demographics and the aggregate's performance.

Additionally, the bank had no home improvement lending activity in middle- and upper-income tracts.

Small Business Loans

Regions Bank's small business lending in low-income tracts is good. During the review period, the bank originated 17.9% of its small business loans in low-income tracts, where 9.3% of the small businesses in the assessment area are located. The bank performed below the aggregate in 2010 and above the aggregate in 2011.

The bank's small business lending in moderate-income tracts is adequate. During the review period, the bank originated 14.9% of its small business loans in moderate-income tracts, where 17.9% of the small businesses in the assessment area are located. The bank's performance was greater than the aggregate in 2010 and less than the aggregate in 2011.

The bank's small business lending in middle-income tracts was greater than the percentage of small businesses in these tracts, while lending in upper-income tracts was less than the percentage of small businesses.

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

The distribution of loans based on borrower's income or gross annual revenues is adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrower is good. At 18.3%, the bank's percentage of home purchase lending to low-income borrowers was greater than the percentage of low-income families in the assessment area at 17.6%; the bank's performance exceeded the aggregate in 2010 and was less than the aggregate in 2011.

Home purchase lending to moderate-income borrowers is adequate. At 18.3%, the bank's percentage of home purchase lending to moderate-income borrowers was less than the percentage of moderate-income families in the assessment area at 20.6%. Regions Bank's performance was also less than aggregate in 2010 and 2011.

The bank's home purchase lending to middle- and upper-income borrowers was slightly greater than the percentage of middle- and upper-income families in the assessment area.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is good when compared to the aggregate lenders. The bank's percentage of home refinance lending to low-income borrowers at 8.1% was less than the percentage of low-income families in the assessment area at 17.6%; however, Regions Bank's performance was better than the aggregate in both 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is adequate. The bank made 17.6% of its refinance loans to moderate-income borrowers. Moderate-income families make up 20.6% of total families in the assessment area. Also, Regions Bank's performance was better than aggregate in 2010 and 2011.

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The bank's refinance lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

The bank's home improvement lending to low-income borrowers is very poor. Low-income families constitute 17.6% of the families in the assessment area, but the bank did not make any home improvement loans to low-income borrowers. The aggregate lending in this segment of the market was less than the area demographic.

The bank's home improvement lending to moderate-income borrowers is adequate. During the review period, the bank originated a total of three home improvement loans, of which all were to moderate-income borrowers. As such, the bank's performance exceeded both the area demographics and the aggregate's performance in 2010 and 2011.

Additionally, Regions Bank originated no home improvement loans to middle- and upper-income borrowers.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's performance was greater than the aggregate in 2010 and less than the aggregate in 2011. The bank originated 34.3% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 87.8%. However, of the 134 small business loans originated during the review period, 70 loans (52.2%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 71.9%, which is less than the percentage of businesses in the Waterloo assessment area that are considered small businesses at 87.8%. However, 86.6% of the 134 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was below the aggregate in 2010 and better than the aggregate in 2011.

Community Development Lending

Regions Bank is a leader in making community development loans in the Waterloo assessment area. The bank originated three community development loans totaling \$5.5 million during the review period. Two of the loans supported the development of 42 income-restricted units of affordable housing in conjunction with Low Income Housing Tax Credits, and one loan provided construction financing for a business located in a moderate-income census tract that is part of the Waterloo Enterprise Zone. Local community development needs include but are not limited to affordable housing for low- and moderate-income individuals, small business development, neighborhood revitalization and stabilization activities, and financial stability for residents. The bank's community development loan portfolio inside the assessment area represents good responsiveness to the credit needs of low- and moderate-income individuals and geographies and small business. The dollar amount of community development loans is excellent considering the bank's presence in the market.

Investment Test

The bank's performance in the Waterloo assessment area under the investment test is excellent. The bank had four investments totaling \$6.1 million. Two of the four investments were current period investments, which comprised the majority of the total dollar volume of the investment portfolio in the assessment area. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Direct investments in the assessment area provided support for affordable housing through FNMA investment instruments and LIHTCs. Regional investments primarily funded small businesses and startup companies

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through investments in SBICs. Affordable housing for low- and moderate-income individuals, neighborhood revitalization and stabilization, small business financing, and household financial stability are some of the area's top community development needs. The dollar volume of Regions Bank's current and total investments is excellent given the bank's presence in the assessment area.

The bank also made seven contributions totaling \$5,417. In addition, the bank made several contributions to national organizations that may indirectly benefit the assessment area. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities and affordable housing.

- Regions Bank's investment portfolio and contributions are responsive to several of the identified community development needs. Examples include LIHTCs, including one current period project totaling 42 units that provides housing affordable to low- and moderate-income residents.

Service Test

The bank's service test performance in the Waterloo assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the Waterloo assessment area.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of seven branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. Regions Bank did not open any branches and closed one branch (located in a middle-income tract) in the Waterloo assessment area. The bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies or low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank offers weekend or extended hours at many of its branch offices, including those located in low- or moderate-income tracts. Bank products, services, and standard business hours are consistent throughout the assessment area.

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Geographic Distribution of Branches

Assessment Area: IA Waterloo

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	3	42.9%	0	0	2	1	2	2	5.4%	3.4%	10.3%
	DTO	1		0	0	1						
	LS	0		0	0							
Moderate	Total	1	14.3%	0	0	1	0	1	12	32.4%	26.3%	17.9%
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	Total	2	28.6%	0	1	2	0	2	16	43.2%	47.4%	49.2%
	DTO	0		0	0	0						
	LS	0		0	0							
Upper	Total	1	14.3%	0	0	1	1	1	7	18.9%	22.8%	22.6%
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Total	Total	7	100.0%	0	1	6	2	6	37	100.0%	100.0%	100.0%
	DTO	1		0	0	1						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides an adequate level of community development services in the assessment area. During the review period, Regions Bank employees provided 106 service hours in various capacities for community development organizations by participating in 10 community development services. Several of the community development services focused on education, affordable housing, and youth services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered several hours by providing financial and technical expertise to community organizations whose purpose is to provide affordable housing to low- and moderate-income individuals.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE IOWA METROPOLITAN ASSESSMENT AREAS

- **Cedar Rapids Assessment Area (Benton, Jones and Linn Counties)**
 - As of December 31, 2011, Regions Bank operated two branches in the assessment area, representing 15.4% of its branches in Iowa.
 - As of June 30, 2011, the bank had \$50.8 million in deposits in this assessment area, representing a market share of 1.1% and 13.2% of Regions Bank's total deposits in Iowa.
- **Iowa City Assessment Area (Johnson County)**
 - As of December 31, 2011, Regions Bank operated one branch in the assessment area, representing 7.7% of its branches in Iowa.
 - As of June 30, 2011, the bank had \$9.4 million in deposits in this assessment area, representing a market share of 0.4% and 2.4% of Regions Bank's total deposits in Iowa.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Cedar Rapids	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)
Iowa City	Not Consistent (Below)	Not Consistent (Below)	Consistent

The Des Moines and Waterloo assessment areas received full-scope reviews, and the bank's performance in the Waterloo assessment area was given greater consideration in determining the overall rating for the state. Waterloo is by far the bank's largest market in Iowa in terms of deposits and branches. The full-scope areas selected together represent 74.3% of the deposits in the assessment areas in Iowa as well as 69.2% of the branches. The full-scope assessment areas also represent 85.4% of the HMDA loans and 80.5% of the small business loans in the state.

Therefore, the two full-scope assessment areas represent more than half of the deposits, branches and loans in the State of Iowa.

For the Lending Test, performance was weaker than the bank's performance in the state in both of the limited-scope assessment areas (Cedar Rapids and Iowa City). Lower levels of community development loans relative to the bank's operations in the assessment areas contributed to weaker performance in these assessment areas. The distribution of loans by borrower's income was an additional factor in weaker performance in the Iowa City assessment area.

Metropolitan Areas (Limited Review)

For the Investment Test, the performance in both limited-scope assessment areas was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment areas.

For the Service Test, the performance in the Cedar Rapids limited-scope assessment area was stronger than the bank's performance in the state. The performance in the Iowa City limited-scope assessment area was consistent with the bank's performance in the state.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Non-Metropolitan Areas (Limited Review)

The following non-metropolitan assessment area was reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE IOWA NON-METROPOLITAN ASSESSMENT AREA

- **Fayette-Tama Assessment Area (Fayette and Tama Counties)**
 - As of December 31, 2011, Regions Bank operated one branch in the assessment area, representing 7.7% of its branches in Iowa.
 - As of June 30, 2011, the bank had \$38.9 million in deposits in this assessment area, representing a market share of 5.0% and 10.1% of Regions Bank’s total deposits in Iowa.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, the assessment area’s performance was evaluated and compared with the bank’s performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding this area.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Fayette-Tama	Consistent	Not Consistent (Below)	Consistent

As stated earlier, the Des Moines and Waterloo assessment areas received full-scope reviews, and the bank’s performance in the Waterloo assessment area was given greater consideration in determining the overall rating for the state. Waterloo is by far the bank’s largest market in Iowa in terms of deposits and branches. The full-scope areas selected together represent 74.3% of the deposits in the assessment areas in Iowa as well as 69.2% of the branches. The full-scope assessment areas also represent 85.4% of the HMDA loans and 80.5% of the small business loans in the state. Therefore, the two full-scope assessment areas represent more than half of the deposits, branches and loans in the State of Iowa.

For the Lending Test and the Service Test, performance in the Fayette-Tama limited-scope assessment area was consistent with the bank’s performance in the state. For the Investment Test, the performance in the limited-scope assessment area was weaker than the bank’s performance in the state due to lower levels of qualified investments relative to the bank’s operations in the assessment area.

The performance in the limited-scope assessment area did not affect the overall state rating.

Kentucky

CRA RATING FOR KENTUCKY: Needs to Improve

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Needs to Improve

The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas. In addition, the distribution of borrowers reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of community development loans within the assessment areas.
- The bank provides a poor level of qualified community development investments and grants in the assessment areas.
- Retail services are accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides an adequate level of community development services throughout the assessment areas.

Kentucky

SCOPE OF EXAMINATION

A full-scope review was conducted for one assessment area in the State of Kentucky:

- Southwest Kentucky (non-MSA)

A limited-scope review was conducted for the remaining assessment area:

- Simpson County (non-MSA)

The time period, products and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN KENTUCKY

Lending activity in Kentucky accounted for 0.7% of the bank's total lending activity. HMDA lending in Kentucky represented 0.9% of the bank's total HMDA, while small business lending represented 0.4% of the bank's total small business lending. As of June 30, 2011, the bank had \$785.3 million in deposits in Kentucky, accounting for 0.8% of Regions Bank's total deposits. Additionally, as of June 30, 2011, the bank ranked 17th, among 224 insured institutions, in deposit market share with 1.1% of the deposits within the state. As of December 31, 2011, Regions Bank operated 16 branch offices in Kentucky representing 0.9% of the bank's total branches.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

The lending test rating for the State of Kentucky is Low Satisfactory. Lending activity reflects adequate responsiveness to assessment area credit needs.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendices F-G.

Although Regions Bank is both a small business and HMDA lender, HMDA lending was given greater consideration in determining the lending test rating for Kentucky because the bank originated more HMDA loans by number than small business loans. The bank's performance in the Southwest Kentucky assessment area was given greater consideration because it contained the largest percentage of the bank's branches, deposits, and lending in the state of Kentucky. Additionally, Regions Bank originated only 110 small farm loans in Kentucky during the review period; therefore, no detailed discussion of these loans is included in this section of the report.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of the Kentucky assessment areas. The following table shows lending activity from January 1, 2010, through December 31, 2011.

Kentucky

Statewide Summary of Lending Activity Assessment Areas Located in Kentucky

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	229	17.3%	\$24,021	19.5%
HMDA Refinance	480	36.3%	\$54,179	43.9%
HMDA Home Improvement	63	4.8%	\$438	0.4%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	772	58.4%	\$78,638	63.7%
Total Small Business	440	33.3%	\$30,215	24.5%
Total Farm	110	8.3%	\$14,613	11.8%
TOTAL LOANS	1,322	100.0%	\$123,466	100.0%

Originations and Purchases

Affiliate loans include only loans originated or purchased within the bank's assessment area.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA and small business loans is adequate. Overall, the distribution of loans by borrower's income and revenue size of business is good. A detailed discussion of the borrower and geographic distribution of lending for the full-scope assessment area is included in the next section of this report.

Community Development Lending

Regions Bank makes few, if any, community development loans in the Kentucky assessment areas. The bank made no community development loans during the review period. More information on community development lending can be found in the full-scope assessment area section.

Investment Test

The investment test rating is Needs to Improve when considering the bank's statewide performance in Kentucky. The bank made poor use of qualified investments and contributions and exhibited poor responsiveness to credit and community development needs through its investment activities in the Southwest Kentucky assessment area.

The bank made seven qualified investments of approximately \$1.3 million and contributions of \$17,060 within the Kentucky assessment areas. The bank had no current period investments in the state. Most of the prior period investments provided support for community development and affordable housing through HUD bonds and GNMA investment instruments. The bank also had investments that benefitted a broader regional area that includes Kentucky. The broader regional investments primarily funded small businesses and startup companies through investments in SBICs. The bank also made contributions to national organizations that may provide indirect benefit to low- and moderate-income individuals or communities within the Kentucky assessment areas.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section.

Kentucky

Service Test

The service test rating is Low Satisfactory when considering the bank's statewide performance in Kentucky.

Retail Services

Delivery systems, including ATMs and branch office locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of offices has generally not adversely affected the accessibility of the bank's delivery systems, including to low- and moderate-income geographies or low- and moderate-income individuals.

Community Development Services

The bank provides an adequate level of community development services that benefit residents and small businesses of the assessment areas. Community development services were adequate in the one full-scope assessment area.

Southwest Kentucky

NON-METROPOLITAN STATEWIDE AREA *(Full-scope Review)*

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTHWEST KENTUCKY ASSESSMENT AREA

The Southwest Kentucky assessment area consists of Ballard, Calloway, Graves, Livingston, McCracken, and Marshall counties. Within the assessment area there are no low-, 6 moderate-, 16 middle-, and 22 upper-income tracts. As of December 31, 2011, Regions Bank operated 15 branches in the assessment area, including two in a moderate-income tract and six in middle-income tracts.

According to the June 30, 2011 FDIC Summary of Deposits Report, Regions was 1st in deposit market share, with \$740.2 million, or 22.3% of the total. There were 17 financial institutions operating 78 branches in the assessment area. Community Financial Services Bank, US Bank, and Paducah Bank and Trust Company each held more than 10% of deposits. The other institutions active in the market are primarily community banks.

Regions ranked 5th out of 43 small business loan reporters in 2010 with 7.7% of the small business loans. In 2011, Regions significantly increased small business lending and was the top ranked lender with 14.3% of the market. US Bank, American Express, Citibank, and BB&T were the larger primary small business lenders in market.

Regions ranked 4th out of 156 HMDA reporters in 2010 with 9.3% of total loans; Bank of America was the market leader with 11.7% of all loans. HMDA lending declined in 2011 and Regions was ranked 5th out of 162 lenders with 7.5% of all loans. US Bank was the leading HMDA lender in 2011 with 12.4% of the loans; the other leading HMDA lenders were primarily large national banks.

Demographic Characteristics

The population in the assessment area grew by 2.25% between 2000 and 2010, well below the state growth rate of 7.4%. Population growth was uneven across the counties in the assessment area, with the largest increase in Calloway (8.8%) and Marshall (4.4%), while Livingston County lost 2.9% of its population. McCracken County is the most populous county in the assessment area with 65,565 residents in 2010. Paducah, the county seat of McCracken County, is the largest city in the assessment area with a population of 25,024. Murray and Mayfield are the only other cities in the assessment area with a population over 10,000; Murray, located in Calloway County, is the fastest growing city in the assessment area. Overall, the population in the assessment area in 2010 was 189,093.⁴⁵⁷

The following table provides demographic characteristics of the bank's assessment area based on the 2000 U.S. census data used to analyze the bank's CRA performance.

⁴⁵⁷ US. Census Bureau. Accessed through PolicyMap. (accessed January 10, 2013); available from <http://www.policymap.com>

Southwest Kentucky

Combined Demographics Report

Assessment Area: KY Southwest KY

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	7,886	15.1
Moderate-income	6	13.6	3,088	5.9	913	29.6	7,156	13.7
Middle-income	16	36.4	17,033	32.7	2,369	13.9	9,775	18.8
Upper-income	22	50.0	31,991	61.4	2,149	6.7	27,295	52.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	44	100.0	52,112	100.0	5,431	10.4	52,112	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	6,783	2,714	4.8	40.0	3,143	46.3	926	13.7
Middle-income	30,490	17,966	31.8	58.9	8,751	28.7	3,773	12.4
Upper-income	48,836	35,844	63.4	73.4	7,824	16.0	5,168	10.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	86,109	56,524	100.0	65.6	19,718	22.9	9,867	11.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,052	10.7	889	9.9	107	21.5	56	14.7
Middle-income	3,402	34.6	3,103	34.6	176	35.3	123	32.4
Upper-income	5,387	54.7	4,971	55.5	215	43.2	201	52.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9,841	100.0	8,963	100.0	498	100.0	380	100.0
Percentage of Total Businesses:				91.1		5.1		3.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	256	36.5	252	36.3	4	80.0	0	0.0
Upper-income	445	63.5	443	63.7	1	20.0	1	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	701	100.0	695	100.0	5	100.0	1	100.0
Percentage of Total Farms:				99.1		.7		.1

Based on 2010 D&B information according to 2000 Census Boundaries.

Southwest Kentucky

Income Characteristics

For this analysis, HUD’s median family income for the non-metro areas in Kentucky is used. As shown, the median family income increased slightly from \$42,500 in 2010 to \$43,000 in 2011, but was well below the median family income for Kentucky, which was \$52,300 in 2011. The following table provides a breakdown of the estimated annual income based on income classification (i.e., low, moderate, middle and upper).

**Borrower Income Levels
Kentucky State Non-Metro**

HUD Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2010	\$42,500	0 - \$21,249	\$21,250 - \$33,999	\$34,000 - \$50,999	\$51,000 - & above
2011	\$43,000	0 - \$21,499	\$21,500 - \$34,399	\$34,400 - \$51,599	\$51,600 - & above

According to US census estimates, the 2010 median family income in the assessment area ranged from \$45,307 in Graves County to \$55,789 in McCracken County.⁴⁵⁸

Rural Kentucky is historically very poor. The poverty rates throughout the assessment area range from a low of 11.2% in Livingston County to about 20% in Graves County. 15% of the population in McCracken County was estimated to live below the federal poverty line in 2010.⁴⁵⁹ Food stamp usage, another indicator of financial distress, has also been increasing in the assessment area. The percentage of the population receiving food stamps in 2009 ranged from a low of 10% in Calloway County to 15.9% in McCracken County.⁴⁶⁰

Housing Characteristics

The housing market in Southwest Kentucky has weakened over the past few years with housing prices falling, home sales slowing, and foreclosures rising. All counties have seen some decline in housing prices over the past decade but to a lesser extent than in some other counties in the state. According to the Kentucky Association of Realtors, home prices in Paducah-McCracken County increased from \$117,000 in 2010 to \$126,875 in 2011. In Murray-Calloway County, home prices fell between 2010 and 2011 from \$124,750 to \$119,500. Home prices in Mayfield-Graves County were relatively stable at about \$73,500 in 2010 and 2011.⁴⁶¹ Home sales, however, have fluctuated throughout the assessment area. Sales in Paducah-McCracken County and Murray-Calloway County fell between 2010 and 2011 (by 6% and 10%) while sales in Mayfield-Graves County increased by over 30%.

New home construction in the region has also slowed. Building permits for single family homes fell by 48% between 2007 and 2011, and in 2011, only 146 new residential building permits were issued in the entire assessment area. The decline in new construction was most significant in McCracken and Calloway Counties.⁴⁶²

⁴⁵⁸ US. Census Bureau. Accessed through PolicyMap. (accessed on January 10, 2013); available from <http://www.policymap.com>

⁴⁵⁹ US. Census Bureau. Accessed through PolicyMap. (accessed on January 10, 2013); available from <http://www.policymap.com>

⁴⁶⁰ US. Census Bureau. Accessed through PolicyMap. (accessed on January 10, 2013); available from <http://www.policymap.com>

⁴⁶¹ Kentucky Association of Realtors, 2011 Housing Statistics. (accessed on January 11, 2013); available at:

<http://www.kar.com/site/media-center/housing-statistics.html>

⁴⁶² U.S.. Census Bureau, Residential Construction Bureau. Accessed through PolicyMap. (accessed on January 10, 2013); available from <http://www.policymap.com>

Southwest Kentucky

Mortgage delinquencies and foreclosures have risen dramatically in the assessment area in the past few years. The percent of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) was highest in Livingston County (18.4%) and Graves County (11.4%). The percent of seriously delinquent mortgages in the remaining counties in the assessment area was over 9% at the end of 2011.⁴⁶³

Similar to many other rural areas, the homeownership rate in Southwest Kentucky is relatively high. In the assessment area, the homeownership rate ranged from a low of 62.5% in Calloway County to 82.3% in Livingston.⁴⁶⁴ Housing stock in the assessment area is older, and the median age of the housing units in all counties is at least 32 years. There are a significant number of mobile homes in the more rural counties in the assessment area, and in all counties, substandard housing conditions are a concern.⁴⁶⁵

Housing in the assessment area is considered affordable. While incomes are lower, the housing prices are also lower. In 2009, the median housing prices were approximately 2.2 to 2.7 times the median household income, compared to the U.S. average of 3.7. Thus, housing affordability is an important draw to the area.⁴⁶⁶

Employment and Economic Conditions

The economy in Southwest Kentucky is defined mostly by agriculture, with a number of mid-sized businesses. 2010 REIS data indicate that in Ballard, Graves, Livingston and Marshall Counties, government, manufacturing, retail and transportation, and warehousing are the largest employment sectors. The economy in McCracken and Calloway Counties is more diverse, with employment concentrations in health care, administrative services, accommodations and food services, and professional services, in addition to the employment sectors found in the more rural counties. Some of the largest employers in the region include Ingram Barge, Western Baptist Hospital, Lourdes Hospital, USEC and the McCracken County school system.⁴⁶⁷

All of the counties experienced a significant increase in unemployment starting in 2009. Unemployment rates were highest in the more rural counties of Livingston and Marshall. In 2010, the unemployment rate in these counties was above 10.5%, and exceeded the statewide unemployment rate of 10.2%. McCracken and Calloway Counties fared the best in the assessment area, with unemployment rates reaching a high of 8.8% and 8.4%, respectively. In all assessment areas, there was an improvement in the unemployment rates between 2010 and 2011; however Ballard and Marshall Counties remained at, or above, the statewide average. Job loss was greatest in the manufacturing sector and the largest growth sector was health care.⁴⁶⁸

⁴⁶³ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

⁴⁶⁴ U.S.. Census Bureau, Accessed through PolicyMap. (accessed on January 10, 2013); available from <http://www.policymap.com>

⁴⁶⁵ Kentucky Housing Corporation, "State of Housing in Kentucky, March 2012." (accessed on January 11, 2013); available at: http://www.kyhousing.org/uploadedFiles/Data_Library/Publications_and_Reports/HousingStudyBroch906.pdf?n=2719

⁴⁶⁶ "Purchase Future: An Economic Strategy for the Purchase Region of Western Kentucky." Prepared for the Western Kentucky Workforce Investment Board and the Purchase Area Development District, June 2010. (accessed January 14, 2013); available: http://www.purchaseadd.org/files/PDF/WIA/Purchase_Region_FINAL_2010-11-11.pdf

⁴⁶⁷ Paducah Economic Development. (accessed on January 14, 2013); available: <http://www.epaducah.com/community-data/commonly-asked-rfi-questions/>

⁴⁶⁸ "Purchase Future: An Economic Strategy for the Purchase Region of Western Kentucky." Prepared for the Western Kentucky Workforce Investment Board and the Purchase Area Development District, June 2010. (accessed January 14, 2013); available: http://www.purchaseadd.org/files/PDF/WIA/Purchase_Region_FINAL_2010-11-11.pdf

Southwest Kentucky

Unemployment Rates

Assessment Area: KY Southwest KY

Area	Years - Annualized	
	2010	2011
Ballard County	9.7	9.5
Calloway County	8.4	8.0
Graves County	9.7	9.3
Livingston County	10.5	9.2
Marshall County	10.9	9.8
McCracken County	8.8	8.5
Kentucky	10.2	9.5

Not Seasonally Adjusted

Small businesses play an important role in the Southwest Kentucky economy. The majority of the businesses in the area are classified as “micro” with fewer than 10 employees. Supporting small businesses and entrepreneurship is an important focus for economic development in Southwest Kentucky and across the state. There are a number of local and state programs to assist small businesses in the region including a small business development center (SBDC) and business incubator at Murray State and a state-supported Innovation and Commercialization Center (ICC). There are several programs to increase access to capital for small businesses, including several micro loan programs and state-level funds to support innovative new businesses by providing equity financing and other types assistance, particularly for businesses that cannot access bank financing. EntrePaducah is an effort in McCracken County to foster a more supportive environment for entrepreneurs by providing counseling and training, and working collaboratively to address structural challenges to entrepreneurship.⁴⁶⁹

Tourism is also an important contributor to the region’s economy. Paducah is well known for its historic downtown and concentration of artisans and art studios as well as the National Quilters Museum. While many of the jobs in the tourism industry are low-wage, capitalizing on the tourist draw to the region is seen as a major economic development strategy.⁴⁷⁰

Community Contacts and Community Development Opportunities

Affordable housing, and particularly affordable rental housing, is needed in the assessment area. According to Kentucky Youth Advocates data, 50% of the renters in McCracken County were unable to afford the fair market rent in the county of \$559. In Calloway County, 56% of renters are unable to afford the fair market rent in 2012.⁴⁷¹ There are approximately 4,200 subsidized units in the assessment area counties, with the majority in

⁴⁶⁹ Purchase Future: An Economic Strategy for the Purchase Region of Western Kentucky.” Prepared for the Western Kentucky Workforce Investment Board and the Purchase Area Development District, June 2010. (accessed January 14, 2013); available: http://www.purchaseadd.org/files/PDF/WIA/Purchase_Region_FINAL_2010-11-11.pdf

⁴⁷¹ Kentucky Youth Advocates and Annie E. Casey KIDS COUNT data. (accessed on January 14, 2013); available at: <http://datacenter.kidscount.org/data/bystate/stateprofile.aspx?state=KY&loc=2996>

Southwest Kentucky

McCracken County.⁴⁷² However, the waiting lists are temporarily closed for all Section 8 housing in the assessment area.

Foreclosures have increased within the assessment area, and vacant and blighted properties are a concern in certain communities. To assist with the stabilization of these neighborhoods, the state directed a portion of the Neighborhood Stabilization Program funds to several Southwestern Kentucky counties, with a specific emphasis on Paducah. The region received about \$1.4 million in NSP funds that were used to rehab and resell 11 blighted and foreclosed properties to individuals earning less than 120% of the area median income.

The financial stability of low- and moderate-income individuals is a large concern in Southwest Kentucky. In McCracken and Calloway counties, approximately 20% of the population is eligible for the earned income tax credit (EITC), which provides financial assistance to lower-income working families.⁴⁷³ In addition, approximately 10.7% of the households in McCracken County are unbanked, meaning they have no type of deposit account with a mainstream financial institution; 19.9% of households are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis. The unbanked are disproportionately lower-income and minority households.⁴⁷⁴

There are a number of housing counseling and homeownership programs, particularly in Paducah. The Paducah Housing Authority offers a homeownership program in McCracken County, and there are similar programs offered by the Kentucky Housing Corporation in the rural counties. The Purchase Area Development District, which provides services to the entire assessment area, offers homeownership counseling.

As discussed earlier, there are also a number of programs to assist small businesses, which is an important community and economic development strategy for the area. However, there is a need to expand the nonprofit capacity in the area to address housing and financial stability needs of local residents.

According to a community contact specializing in affordable housing in McCracken County, the biggest need in the community is an economic development strategy to bring in higher-paying jobs. Many of the residents work for small companies and are paid minimum wage, making it very difficult for them to afford housing. However, the contact indicated there is a much more aggressive economic development program in place and was optimistic that there would be better job growth. Overall, the contact felt the banks were engaged in the community, providing appropriate lending products and serving community needs by supporting financial counseling and other programs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Southwest Kentucky assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. However, the bank makes few, if any, community development loans.

⁴⁷² Kentucky Housing Corporation. "State of Housing in Kentucky, 2012." (accessed on January 14, 2013); available at: <http://www.kyhousing.org/page.aspx?id=1649>

⁴⁷³ Kentucky Youth Advocates and Annie E. Casey KIDS COUNT data. (accessed on January 14, 2013); available at: <http://datacenter.kidscount.org/data/bystate/stateprofile.aspx?state=KY&loc=2996>

⁴⁷⁴ Calculations by CFED of data from 2009 FDIC National Survey of Unbanked and Underbanked Households. (accessed on November 7, 2012); available at: <http://webtools.joinbankon.org/community/search>

Southwest Kentucky

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 772 (63.7%) HMDA loans compared to 440 (36.3%) small business loans in the Southwest Kentucky assessment area. Therefore, HMDA lending was given more weight than small business lending in determining the bank's lending test rating in the assessment area. The Southwest Kentucky assessment area contains 0.6% of the bank's small business and HMDA lending by number of loans and 0.5% by dollar volume totaling \$106.5 million. In comparison, 0.8% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. There are no low-income tracts in the assessment area. Performance context issues and aggregate lending data were taken into consideration. Considering all of these factors, Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in moderate-income tracts is good. The bank's percentage of home purchase lending in moderate-income tracts at 4.1% was comparable to the percentage of owner-occupied units in these tracts at 4.8%. Regions Bank's performance was less than aggregate in 2010; however, the bank's performance exceeded the aggregate in 2011.

The bank's home purchase lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was less than the percentage of owner-occupied units.

Home Refinance Loans

Regions Bank's home refinance lending in moderate-income census tracts is adequate. During the review period, the bank originated 2.8% of its home refinance loans in moderate-income census tracts, which contain 4.8% of the owner-occupied units. The bank performed better than the aggregate in 2010 and 2011.

The bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while the lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Regions Bank's home improvement lending in moderate-income census tracts is adequate when compared to the percentage of owner-occupied units in these tracts and to the aggregate performance. During the review period, Regions Bank originated 3.3% of its home improvement loans in moderate-income tracts, which contain 4.8% of the owner-occupied units in the assessment area. One home improvement loan was originated in a moderate-income tract each year in 2010 and 2011. The bank's performance was greater than the aggregate lenders in 2010 and slightly below the aggregate in 2011.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was less than the percentage of owner-occupied units.

Southwest Kentucky

Small Business Loans

Regions Bank's small business lending in moderate-income tracts is good. The bank's performance exceeded both the area demographic and the aggregate performance. During the review period, Regions Bank originated 13.3% of its small business loans in moderate-income census tracts, which contain 9.9% of the small businesses in the assessment area.

The bank's small business lending in middle-income tracts was greater than the percentage of small businesses in these tracts, while lending in upper-income tracts was less than the percentage of small businesses.

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

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is excellent. The bank made 8.6% of its home purchase loans to low-income borrowers. Low-income families make up 15.1% of total families in the assessment area. The bank outperformed the aggregate in both 2010 and 2011.

Home purchase lending to moderate-income borrowers is excellent. At 18.1%, the bank's percentage of home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 13.7%. In addition, the bank outperformed the aggregate in both 2010 and 2011.

The bank's home purchase lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is excellent. The bank's percentage of home refinance lending to low-income borrowers at 7.5% was less than the percentage of low-income families in the assessment area at 15.1%; however, Regions Bank's performance was above aggregate in both 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is excellent when compared to the percentage of moderate-income families in the assessment area and to aggregate performance. The bank's percentage of home refinance lending to moderate-income borrowers at 12.2% was comparable to the percentage of moderate-income families in the assessment area at 13.7%. In addition, the bank outperformed the aggregate in both 2010 and 2011.

The bank's refinance lending to middle-income borrowers was slightly less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

The bank's home improvement lending to low-income borrowers is adequate. The bank made 8.3% of its home improvement loans to low-income borrowers. Low-income families make up 15.1% of total families in the assessment area. The aggregate also had low levels of home improvement loans compared to the percentage of

Southwest Kentucky

low-income families in the assessment area. The bank's performance was greater than the aggregate in 2010 and was comparable to the aggregate in 2011.

Home improvement lending to moderate-income borrowers is excellent. At 25.0%, the bank's percentage of home improvement lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 13.7%. In addition, the bank outperformed the aggregate in both 2010 and 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses was better than the aggregate in 2010 and less than the aggregate in 2011. The bank originated 24.7% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 91.1%. However, of the 421 small business loans originated during the review period, 248 loans (58.9%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 60.1%, which is less than the percentage of businesses in the Southwest Kentucky assessment area that are considered small businesses at 91.1%. However, 86.2% of the 421 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses, and was noted by a community contact as a particular need in the assessment area. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was comparable to the aggregate.

Community Development Lending

Regions Bank makes few, if any, community development loans in the Southwest Kentucky assessment area. The bank did not originate any community development loans during the review period. Affordable housing for low- and moderate-income individuals, neighborhood stabilization resulting from foreclosures, and credit for small businesses are some of the community's top credit needs, none of which have been responded to by the bank through community development lending.

Investment Test

The bank's performance in the Southwest Kentucky assessment area under the investment test is poor. The bank had six investments totaling \$1.3 million. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Prior period direct investments in the assessment area provided support for affordable housing and community development through investments in HUD bonds and GNMA and FHMA investment instruments. Regional investments primarily funded small businesses and startup companies through investments in SBICs. Community development needs identified in the community include, but are not limited to, affordable housing for low- and moderate-income individuals, small business finance, job creation, community revitalization, and household financial stability. The dollar volume of Regions Bank's total investments is poor given the bank's presence in the assessment area.

The bank also made five contributions totaling \$15,560. In addition, the bank made several contributions to national organizations that may indirectly benefit the assessment area. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities, including one local community college where most students are considered low- or moderate-

Southwest Kentucky

income. The bank's investment portfolio and contributions are not considered highly responsive to community development needs in the assessment area.

Service Test

The bank's service test performance in the Southwest Kentucky assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the Southwest Kentucky assessment area.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 15 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank closed one branch (located in an upper-income tract) in the Southwest Kentucky assessment area since the previous evaluation period. The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank offers weekend or extended hours at many of its branch offices, including those located in moderate-income tracts. Bank products, services, and standard business hours are consistent throughout the assessment area.

Southwest Kentucky

Geographic Distribution of Branches

Assessment Area: KY Southwest KY

Tract Category	Branches							Demographics				
	Total Branches		Open	Closed	Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%						#	%			%
Low	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Moderate	Total	2	13.3%	0	0	2	1	0				
	DTO	1		0	0	1			6	13.6%	7.7%	10.7%
	LS	0		0	0							
Middle	Total	6	40.0%	0	0	6	5	3				
	DTO	0		0	0	0			16	36.4%	35.0%	34.6%
	LS	0		0	0							
Upper	Total	7	46.7%	0	1	7	7	4				
	DTO	0		0	0	0			22	50.0%	57.3%	54.7%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Total	Total	15	100.0%	0	1	15	13	7				
	DTO	1		0	0	1			44	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides an adequate level of community development services in the assessment area. During the review period, Regions Bank employees provided 275 service hours in various capacities to community development organizations by participating in 21 community development services. The majority of the services offered in the assessment area aided small businesses. In particular, Regions Bank employees volunteered at a community organization whose primary mission is to revitalize distressed communities through economic development in order to support small businesses in the area.

Non-Metropolitan Areas (Limited Review)

The following non-metropolitan assessment area was reviewed using limited-scope examination procedures.

DESCRIPTIONS OF INSTITUTION'S OPERATIONS IN THE KENTUCKY NON-METROPOLITAN ASSESSMENT AREA

- **Simpson Assessment Area (Simpson County)**
 - As of December 31, 2011, Regions Bank operated one branch in the assessment area, representing 6.3% of its branches in Kentucky.
 - As of June 30, 2011, the bank had \$45.1 million in deposits in this assessment area, representing a market share of 11.7% and 5.7% of Regions Bank's total deposits in Kentucky.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, the assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding this area.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Simpson	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)

The Southwest Kentucky assessment area received a full-scope review, and the bank's performance in that assessment area determined the overall rating for the state. Southwest Kentucky is by far the bank's largest market in Kentucky in terms of deposits, loans, and branches. The full-scope area represents 94.3% of the deposits in the assessment areas in Kentucky as well as 93.8% of the branches. The full-scope assessment area also represents 96.8% of the HMDA loans and 95.7% of the small business loans in the state. Therefore, the Southwest Kentucky assessment area represents most of the deposits, branches and loans in the State of Kentucky.

For the lending test, performance in the Simpson assessment area was weaker than the bank's performance in the state due to the distribution of loans by borrower's income.

For the investment test, the performance in the Simpson limited-scope assessment area was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment areas.

For the service test, performance in the Simpson limited-scope assessment area was stronger than the bank's performance in the state.

The performance in the limited-scope assessment area did not affect the overall state rating.

Louisiana

CRA RATING FOR LOUISIANA: **Satisfactory**

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

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

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

Major factors supporting the rating include the following:

- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas. In addition, the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of community development loans within the assessment areas.
- The bank provides a significant level of qualified community development investments and grants in the assessment areas and is occasionally in a leadership position in response to the community development needs of the assessment areas.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides an adequate level of community development services throughout the assessment areas.

Louisiana

SCOPE OF EXAMINATION

Full-scope reviews were conducted for four assessment areas in the State of Louisiana:

- Baton Rouge
- Monroe
- Shreveport
- Southern Louisiana (non-MSA)

Limited-scope reviews were conducted for the remaining eight assessment areas:

- Alexandria
- Houma
- Lafayette
- New Orleans
- Northwest Louisiana (non-MSA)
- Morehouse (non-MSA)
- Tangipahoa (non-MSA)
- St. James (non-MSA)

The time period, products and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN LOUISIANA

Regions Bank operates 114 branch offices in its assessment areas in Louisiana representing 6.6% of the bank's total branches. As of June 30, 2011, the bank had \$7.3 billion in deposits in Louisiana representing 7.4% of Regions Bank's total deposits in all the assessment areas. The bank ranked fourth in total deposits in the state with a market share of 8.4%. Of the 86,664 HMDA loans originated and purchased by Regions Bank, 5,975 (6.9%) were in the Louisiana assessment areas. Of the 110,902 small business and small farm loans originated and purchased by Regions Bank, 7,524 (6.8%) were in the Louisiana assessment areas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

The lending test rating for the State of Louisiana is Low Satisfactory. Lending activity reflects adequate responsiveness to assessment area credit needs in all four full-scope assessment areas in the state.

Although Regions Bank is both a small business and HMDA lender, small business lending was given greater consideration in determining the lending test rating for Louisiana because the bank originated more small business loans by number than HMDA loans. Additionally, the Baton Rouge assessment area received the greatest consideration when determining the rating because it holds a greater percentage of the bank's deposits, loans, and branches in the state of Louisiana than the other full-scope assessment areas. Furthermore, Regions Bank originated only 135 small farm loans in Louisiana during the review period; therefore, no detailed discussion of these loans is included in this section of the report.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendices F-G.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of the Louisiana assessment areas. The following table shows lending activity from January 1, 2010, through December 31, 2011.

Louisiana

Statewide Summary of Lending Activity Assessment Areas Located in Louisiana

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	2,150	15.9%	\$373,524	23.9%
HMDA Refinance	3,382	25.1%	\$563,661	36.0%
HMDA Home Improvement	443	3.3%	\$4,414	0.3%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	5,975	44.3%	\$941,599	60.2%
Total Small Business	7,389	54.7%	\$603,528	38.6%
Total Farm	135	1.0%	\$20,079	1.3%
TOTAL LOANS	13,499	100.0%	\$1,565,206	100.0%

Originations and Purchases

Affiliate loans include only loans originated or purchased within the bank's assessment area.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA and small business loans is adequate. The geographic distribution was adequate in the Baton Rouge, Monroe and Southern Louisiana assessment areas, and was good in the Shreveport assessment area. Overall, the distribution of loans by borrower's income and revenue size of business is adequate. The borrower distribution is considered adequate in all four full-scope assessment areas in the state. A detailed discussion of the borrower and geographic distribution of lending for the full-scope assessment areas is included in the next section of this report.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the Louisiana assessment areas. The bank made 32 community development loans totaling \$62.9 million during the review period, which represented 4.7% by number and 4.5% by dollar amount of the bank's community development lending. The majority of the loans were for the purpose of promoting economic development by financing small businesses and small farms. Although the bank made a good level of community development loans in Baton Rouge and Southern Louisiana, the bank's community development lending performance was poor in Shreveport. The bank did not originate any community development loans in the Monroe assessment area. More information on community development lending can be found in each full-scope assessment area section.

Investment Test

The investment test rating for the State of Louisiana is High Satisfactory when considering the bank's statewide performance and its overall presence in the state. The bank made significant use of qualified investments and contributions. The bank exhibited excellent responsiveness to credit and community development needs through its investment activities in the Shreveport assessment area, while performance in the Baton Rouge and Monroe assessment areas was good and performance in Southern Louisiana was poor.

The bank made 62 qualified investments of approximately \$134.0 million and contributions of \$197,405 within the Louisiana assessment areas. Nearly \$94,600 of the contributions was given in the New Orleans assessment area (a limited-scope assessment area) to support a diverse group of organizations engaged in community

Louisiana

services, affordable housing and economic development. Of the 62 investments, 8 totaling \$28.5 million were current period investments. Most of the investments provided support for community development and affordable housing through HUD bonds, GNMA and FNMA investment instruments and the purchase of Low Income Housing Tax Credits (LIHTCs) or investments in LIHTC funds. The bank also had investments that benefitted its footprint or a broader regional area that includes Louisiana. The broader regional investments primarily funded community services and small businesses and startup companies through SBICs. In addition to the contributions specific to the assessment areas, the bank made a \$1000 statewide contribution to support affordable housing, which positively impacts the bank's assessment areas.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area sections.

Service Test

The Service Test rating is Low Satisfactory when considering the bank's statewide performance.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of offices has generally not adversely affected the accessibility of the bank's delivery systems, including to low- and moderate-income geographies and/or low- and moderate-income individuals.

Community Development Services

The bank provides an adequate level of community development services that benefit residents and small businesses of the assessment areas. Out of the four full-scope assessment areas, community development services were good in the Shreveport assessment area, adequate in the Baton Rouge assessment area, and poor in the Monroe and Southern Louisiana assessment areas.

Baton Rouge, Louisiana

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BATON ROUGE, LOUISIANA ASSESSMENT AREA

The Baton Rouge, Louisiana assessment area includes Ascension, East Baton Rouge, Livingston and Pointe Coupee parishes in Louisiana, which are located in the nine-parish Baton Rouge MSA. The assessment area contains a total of 122 census tracts, including 15 low-income and 28 moderate-income tracts. Regions Bank operates 27 branch offices in the Baton Rouge assessment area representing 23.7% of its branches in Louisiana. Two branches are in low-income tracts, four branches are in moderate-income tracts, and six border at least one low- or moderate-income tract.

Of the 86,664 HMDA loans originated and purchased by Regions Bank, 1,429 (1.6%) were in the Baton Rouge assessment area. Of the 107,574 small business loans originated and purchased by Regions Bank, 1,970 (1.8%) were in the Baton Rouge assessment area.

Population and Income Characteristics

The Baton Rouge area experienced a dramatic increase in population after Hurricane Katrina, primarily due to net in-migration of victims of the hurricane relocating from New Orleans. However, by 2006, net in-migration had slowed to a more normal pace, as many evacuees returned to New Orleans or other cities. Overall, population in the Baton Rouge area has increased since 2000, and the total population in the assessment area in 2010 was 698,214. East Baton Rouge Parish accounts for 63% of the assessment area population.⁴⁷⁵ The fastest growth in the assessment area has occurred in East Baton Rouge Parish, outside the city of Baton Rouge, and to the south and east of East Baton Rouge. Livingston and Ascension parishes are two of the fastest growing parishes in the state, each growing by more than 39% between 2000 and 2010. Population growth has occurred significantly faster in the Baton Rouge area than elsewhere in the state, which only grew by about 1.4% between 2000 and 2010.

Median family income in Baton Rouge is higher than the median family income for the state. There is significant variation in the median family income in the parishes in the assessment area, with the highest median family incomes in Ascension Parish. For the purposes of this analysis, HUD's median family income for the Baton Rouge MSA for 2010 and 2011 is used. As shown, the median family income increased between 2010 and 2011, from \$60,600 to \$62,100. The following table provides a breakdown of the estimated annual income based on income classification (i.e., low, moderate, middle and upper).

Borrower Income Levels Baton Rouge, LA MSA

HUD Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2010	\$60,600	0	- \$30,299	\$30,300	- \$48,479	\$48,480	- \$72,719	\$72,720	- & above
2011	\$62,100	0	- \$31,049	\$31,050	- \$49,679	\$49,680	- \$74,519	\$74,520	- & above

⁴⁷⁵ US Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

Baton Rouge, Louisiana

Poverty is a significant concern in the Baton Rouge MSA, where 17% of the population was estimated to live below the federal poverty line in 2009. Poverty is concentrated in the city of Baton Rouge, where 27% of the population was estimated to live in poverty in 2009.⁴⁷⁶ Food stamp usage, another indicator of financial distress, has also increased throughout the assessment area. In 2009, 16.7% of the population in East Baton Rouge Parish received food stamps compared to 17.9% of the population statewide.⁴⁷⁷

Housing Characteristics

The Baton Rouge housing market changed dramatically after Hurricane Katrina, when evacuees relocated to the area and purchased and rented available homes. New home construction and home sales increased to unusually high levels during the immediate aftermath of the storm. However, in the past few years, the market weakened as a result of the high rate of net out-migration and the general economic downturn.

Home prices in the Baton Rouge MSA have been relatively stable over the past several years. According to the National Association of Realtors, the median home price in the Baton Rouge MSA was about the same in 2010 and 2011 at \$163,000.⁴⁷⁸ Throughout the Baton Rouge assessment area, there is significant variation in housing prices. The median home price in Ascension Parish in December 2011 was \$189,000 compared to \$158,000 in East Baton Rouge, \$141,000 in Livingston, and \$108,000 in Pointe Coupee.⁴⁷⁹

New home construction declined significantly between 2006 and 2011, though the residential market did show signs of recovery in 2012. Building permits for new single-family residential units fell by 60% between 2006 and 2011, and approximately 2,500 new single-family permits were issued in 2011.⁴⁸⁰ Home sales have also declined since 2006 throughout the assessment area, but started rising again in 2011. Almost half of the home sales since 2006 have been in East Baton Rouge Parish, but the share of total sales in the parish has been declining and a greater share of the sales has been occurring in Ascension Parish.⁴⁸¹

Foreclosures are a significant issue in the assessment area. The percentage of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) has increased from 4.8% in January 2010 to 10.0% in December 2011.⁴⁸² The problem is more acute in Ascension Parish, where the percentage of seriously delinquent mortgages has almost doubled since January 2010 to 12.6% in December 2011. Statewide, only 1.2% of mortgages were seriously delinquent at the end of 2011. Bank-owned real estate (REO) represents an increasing share of total home sales in the assessment area. In East Baton Rouge Parish, one in five home sales was a foreclosure in 2011, which contributes to the lower housing prices.⁴⁸³

The homeownership rate varies among the parishes in the assessment area. The homeownership rate is significantly higher in Ascension and Livingston parishes at about 80%, while in East Baton Rouge Parish, only 60% of households are homeowners. Housing is still considered relatively affordable in the Baton Rouge area. In East Baton Rouge, approximately 51% of the housing was considered affordable to a family earning less than

⁴⁷⁶ US Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

⁴⁷⁷ US Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

⁴⁷⁸ National Association of REALTORS®. Median Sales Price of Existing Single-Family Homes for Metropolitan Areas, 3rd Quarter 2012. (accessed on December 6, 2012); available at: <http://www.realtor.org/topics/metropolitan-median-area-prices-and-affordability/data>

⁴⁷⁹ Federal Reserve Bank of Atlanta calculations of data provided by Corelogic.

⁴⁸⁰ US Census Bureau and Real Estate Center at Texas A&M University. (accessed December 6, 2012); available at <http://recenter.tamu.edu/data/bp/>.

⁴⁸¹ Baton Rouge Trends. 2011 Residential Trends. (accessed on December 6, 2012); available at: <http://www.batonrougetrends.com/historic/2011/default.htm>

⁴⁸² Federal Reserve Bank of Atlanta calculations of data provided by LPS.

⁴⁸³ US Census Bureau. Accessed through PolicyMap. (accessed on September 4, 2012); available from <http://www.policymap.com>

Baton Rouge, Louisiana

80% of the area median income in 2009, while 46% of the housing was considered affordable in Ascension Parish.⁴⁸⁴

Employment and Economic Conditions

The economy of the Baton Rouge area was historically based on the oil and gas industries, but as the region has grown, a more diverse economy has developed. Baton Rouge is the state capital and also home to Louisiana State University. Therefore, government is the largest employment sector in the region. According to a recent study by LSU, the university enrolls more than 28,000 students and employs 6,100 full-time and 9,400 part-time employees. The university is the largest employer in the region and generated an annual economic impact of about \$1.2 billion in the greater Baton Rouge area. Other major employers in the area include Turner Industries Group, Exxon Mobile Corporation, the Shaw Group and Our Lady of the Lake Regional Medical Center. Education and health services, professional and business services, and financial activities are also significant employment sectors in the region.⁴⁸⁵

The Baton Rouge economy is growing. Nonfarm employment declined after 2007, but started showing signs of stability in late 2010. Most of the growth has occurred in the education and health services and construction sectors. Construction is the primary growth sector for the region, and new opportunities in this sector will continue because of several large-scale, multi-billion dollar investments in infrastructure. Manufacturing growth is also expected due to the growth in the chemical sector. Finally, additional investment in health care facilities is expected to drive more employment in the health care sector.⁴⁸⁶

Overall, Louisiana has fared better than the rest of the nation during the recession. In the Baton Rouge MSA, unemployment rose significantly during the recession, but remained well below the national average. Unemployment in the MSA declined slightly between 2010 and 2011, from 7.5% to 7.4%. In East Baton Rouge Parish, the largest employment center, the unemployment rate is below the state average at 7.2%.⁴⁸⁷

Unemployment Rates

Assessment Area: LA Baton Rouge

Area	Years - Annualized	
	2010	2011
Baton Rouge MSA	7.5	7.4
Ascension Parish	7.1	6.8
East Baton Rouge Parish	7.2	7.2
Livingston Parish	7.2	7.0
Pointe Coupee Parish	8.6	9.0
Louisiana	7.5	7.3

Not Seasonally Adjusted

⁴⁸⁴ US Census Bureau and HUD. Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

⁴⁸⁵ US Department of Housing and Urban Development, Office of Policy Development and Research. "Comprehensive Housing Market Analysis, Baton Rouge, Louisiana, January 2010" (accessed October 29, 2012); available at http://www.huduser.org/portal/publications/PDF/CMAR_BatonRougeLA_10.pdf

⁴⁸⁶ Baton Rouge Area Chamber. "2013 Economic Outlook" (accessed on December 6, 2012); available at: http://www.brac.org/ecocomp/ecoanalysis_research.asp

⁴⁸⁷ Bureau of Labor Statistics

Baton Rouge, Louisiana

The Baton Rouge area had several major economic development announcements in 2011. Orment announced a new manufacturing plant in Ascension Parish, along with G.S. Electronic Arts (EA) in East Baton Rouge Parish and Cinatra in Iberville Parish. Economic development efforts in the Baton Rouge area are also focused on entrepreneurship, small business, and leveraging the innovation and tech transfer from LSU and other major universities in the area. The region has received national recognition in the past two years for strong job and income growth, as well as its relatively “recession-proof” economy.⁴⁸⁸

The City of Baton Rouge and East Baton Rouge Parish also have a heavy focus on redevelopment of blighted communities and the downtown area. East Baton Rouge Parish adopted FUTREBR, a new comprehensive plan for the parish in 2011. The new comprehensive plan was the culmination of a three-year planning process and provides a strategy for addressing land use, infrastructure, housing, economic development, transportation, parks and public services. In addition, the parish created the East Baton Rouge Redevelopment Authority, which has identified a number of redevelopment districts in the parish and brought new resources to support economic and community development efforts. Finally, in the downtown area, a major new development effort is underway that will include new hotels, public space, restaurants and other amenities. The redevelopment plans also call for a significant investment in new infrastructure.⁴⁸⁹

Competition

According to the June 30, 2011 FDIC Summary of Deposits Report, there were 37 financial institutions operating 222 branches in 4-parish assessment area. Regions Bank was ranked 4th in deposit market share with 11.6% (\$1.7 billion). JPMorgan Chase was the market leader, with a deposit share of 38.8%, followed by Capital One (17.4%) and Whitney Bank (13.9%).

Regions ranked 3rd out of 53 small business loan reporters in 2010 with 8.2% of the small business loans. Regions significantly increased the number of small business loans in 2011, primarily by purchasing loans, and was again the 3rd ranked small business lender, with 11.8% of all loans. Overall small business loan volume increase significantly between 2010 and 2011. American Express Bank, Chase, Capital One and Whitney Bank were the other top ranked small business lenders in the market.

Regions ranked 6th out of 313 HMDA reporters in 2010 with 2.7% of total loans. Overall HMDA lending in the assessment area declined between 2010 and 2011, and Regions Bank’s HMDA lending followed the same trend. Regions was ranked 7th out of 323 lenders with 2.5% of all HMDA loans. Wells Fargo Bank, Bank of America and JP Morgan Chase are the leading HMDA lenders in the market.

Community Development

Most community development activity in the assessment area is in East Baton Rouge Parish, and there are numerous opportunities to support low- and moderate-income communities and individuals. As discussed earlier, East Baton Rouge Parish has adopted a long-term comprehensive plan that includes affordable rental housing and single-family homeownership, neighborhood revitalization, and economic development strategies that will target distressed communities in the parish.⁴⁹⁰

⁴⁸⁸ Baton Rouge Area Chamber. “2013 Economic Outlook” (accessed on December 6, 2012); available at: http://www.brac.org/ecocomp/ecoanalysis_research.asp

⁴⁸⁹ City Parish Planning Commission. FUTREBR Plan. (accessed on December 6, 2012); available at: <http://brgov.com/dept/planning/cpElements.htm>

⁴⁹⁰ City Parish Planning Commission. FUTREBR Plan. (accessed on December 6, 2012); available at: <http://brgov.com/dept/planning/cpElements.htm>

Baton Rouge, Louisiana

In addition, the East Baton Rouge Redevelopment Authority (RDA) was created in 2007 to focus on returning blighted properties to productive use, in an effort to reverse the disinvestment that has occurred in many low-income communities over the past several decades. The RDA, in conjunction with local residents, has developed community improvement plans for five neighborhoods in East Baton Rouge Parish. The RDA is working to encourage new business development in commercial and neighborhood corridors and to promote new affordable rental and homeownership opportunities. In addition, the RDA is working to bring fresh food options into identified food deserts, which lack access to healthy foods. To accomplish these goals, the RDA has created a number of new financing programs, including gap financing for community development and housing projects. The RDA also created a community development entity and received a \$60 million New Markets Tax Credit allocation to support redevelopment efforts. Finally, the RDA has created a land bank to acquire blighted and abandoned property. For all of the projects underway through the RDA, partnerships with community, business, government, and financial organizations are critical to their success.⁴⁹¹

According to the Louisiana Housing Corporation 2010 Housing Needs Assessment, affordable housing is a critical need in the Baton Rouge MSA, particularly affordable rental housing for the lowest income households. About half of the renters that need affordable housing earn less than 30% of the area median income, so creative partnerships are critical to develop housing for the lowest income households.⁴⁹²

There has been significant investment in subsidized housing in the Baton Rouge MSA. Overall, the Louisiana Housing Corporation reports that in 2010, there were 10,079 subsidized units and 3,330 Section 8 vouchers. The majority of the subsidized units are Low Income Housing Tax Credit (LIHTC) projects (7,521) and public housing units (1,219). The Louisiana Housing Corporation has identified several target areas for affordable housing in Baton Rouge, including more rental housing opportunities for individuals earning less than 50% of the area median income and more affordable homeownership opportunities for individuals earning less than 80% of the area median income. In addition, there is a need to tie affordable housing development to any major economic development announcements in order to ensure there are adequate housing options for any new employees.

Foreclosure rates in Baton Rouge are not as high as elsewhere in the country, but are still a concern. To stabilize impacted communities, Baton Rouge received a direct allocation of about \$2.3 million in Neighborhood Stabilization Program funds as well as some additional funds through the state. These funds were used primarily to purchase and rehabilitate homes for affordable rental or homeownership.

The financial stability of low- and moderate-income individuals is a significant concern in the Baton Rouge assessment area, and particularly in the city of Baton Rouge. Approximately 12.1% of households are unbanked in the city of Baton Rouge, meaning they have no type of deposit account with a mainstream financial institution. In addition, 25.2% of households are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis. The unbanked are disproportionately lower income and minority households.⁴⁹³ Bank On Baton Rouge, a collaborative effort led by the mayor's office, banks, nonprofits, and regulatory agencies, was recently launched to try to create new banking products and outreach strategies to encourage the unbanked and underbanked to utilize mainstream financial institutions. There is also an active coalition in Baton Rouge supporting free tax assistance and the Earned Income Tax Credit, as well as Individual Development Accounts (IDAs).

⁴⁹¹ East Baton Rouge Redevelopment Authority. (accessed on December 7, 2012): available at: www.ebrra.org/

⁴⁹² Louisiana Housing Corporation. "Louisiana Housing Needs Assessment 2010" (accessed on November 12, 2012); available at: http://www.lhc.la.gov/downloads/gcr/LHFA_2010_FULLREPORT_f3_14Dec10.pdf

⁴⁹³ Calculations by CFED of data from 2009 FDIC National Survey of Unbanked and Underbanked Households. (accessed on November 7, 2012); available at: <http://webtools.joinbankon.org/community/search>

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A community contact in the area confirmed that access to affordable housing is an important need in the area, but quality homeownership counseling is the cornerstone to all community development efforts. The contact indicated that banks are involved in community developing initiatives, but there were always opportunities to do more, particularly in terms of providing more support to nonprofit organizations, and by providing more flexible products for low- and moderate-income homebuyers. Most banks in the area want to support financial education efforts, but few banks are interested in small business outreach. However, the contact did note that several banks, specifically Chase and Capital One, had been very creative in developing targeted community development initiatives in specific Baton Rouge neighborhoods.

Demographic Characteristics by Census Tract

The following table provides demographic characteristics of the bank's assessment area based on the 2000 US census data used to analyze the bank's CRA performance.

Baton Rouge, Louisiana

Combined Demographics Report

Assessment Area: LA Baton Rouge

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	12.3	11,152	7.1	4,348	39.0	34,825	22.3
Moderate-income	28	23.0	28,302	18.1	7,104	25.1	25,167	16.1
Middle-income	43	35.2	64,433	41.2	6,029	9.4	29,939	19.2
Upper-income	36	29.5	52,347	33.5	1,929	3.7	66,303	42.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	122	100.0	156,234	100.0	19,410	12.4	156,234	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	21,618	7,171	4.7	33.2	10,851	50.2	3,596	16.6
Moderate-income	45,642	23,726	15.6	52.0	17,808	39.0	4,108	9.0
Middle-income	96,340	65,403	43.0	67.9	22,520	23.4	8,417	8.7
Upper-income	81,154	55,817	36.7	68.8	20,787	25.6	4,550	5.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	244,754	152,117	100.0	62.2	71,966	29.4	20,671	8.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,761	5.4	1,588	5.4	95	5.2	78	4.7
Moderate-income	5,366	16.4	4,715	16.1	334	18.2	317	19.1
Middle-income	13,031	39.7	11,843	40.4	642	34.9	546	32.8
Upper-income	12,656	38.6	11,165	38.1	768	41.8	723	43.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	32,814	100.0	29,311	100.0	1,839	100.0	1,664	100.0
Percentage of Total Businesses:			89.3		5.6		5.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	28	10.7	27	10.8	1	11.1	0	0.0
Moderate-income	30	11.5	25	10.0	3	33.3	2	66.7
Middle-income	131	50.0	127	50.8	4	44.4	0	0.0
Upper-income	73	27.9	71	28.4	1	11.1	1	33.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	262	100.0	250	100.0	9	100.0	3	100.0
Percentage of Total Farms:			95.4		3.4		1.1	

Based on 2010 D&B information according to 2000 Census Boundaries.

Baton Rouge, Louisiana

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Baton Rouge assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes a relatively high level of community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 1,970 (58.0%) small business loans compared to 1,429 (42.0%) HMDA loans in the Baton Rouge, Louisiana assessment area. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating in the assessment area. In total, 1.7% of the bank's small business and HMDA lending by number of loans and 2.1% by dollar volume totaling \$469.9 million are located in the Baton Rouge assessment area. The percentage of the bank's total lending at 1.7% is comparable to the percentage of deposits at 1.7% in this area. The bank also originated 15 community development loans in the Baton Rouge assessment area. Regions Bank is a major competitor in this market, ranking 7th in HMDA loans and 3rd in small business loans in 2011.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area. For this analysis the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues, such as the unemployment and poverty rates, and the number of owner-occupied units in low- and moderate-income census tracts, were considered when determining the bank's lending performance. The performance of aggregate lenders was also considered.

Small Business Loans

Regions Bank's small business lending in low-income census tracts is adequate. During the review period, Regions Bank originated 3.1% of its small business loans in low-income tracts, which contain 5.4% of the small businesses in the assessment area. The bank's performance was comparable to aggregate in both 2010 and 2011.

Regions Bank's small business lending in moderate-income tracts is also adequate. During the review period, Regions Bank originated 11.2% of its small business loans in moderate-income census tracts, which contain 16.1% of the small businesses in the assessment area. The bank's performance was comparable to aggregate in both 2010 and 2011.

The bank's small business lending in middle- and upper-income tracts was greater than the percentage of small businesses located in these tracts.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. Regions Bank originated 1.2% of home purchase loans in low-income tracts, which contain 4.7% of the owner-occupied units. However, aggregate lenders also had low penetration of home purchase lending in low-income tracts. Nonetheless, the bank's performance was greater than the aggregate in 2010 and slightly less than aggregate in 2011.

Baton Rouge, Louisiana

Home purchase lending in moderate-income tracts is also adequate. During the review period, Regions Bank originated 6.9% of home purchase loans in moderate-income tracts, which contain 15.6% of the owner-occupied units in the assessment area. Regions Bank's performance was slightly above aggregate for both 2010 and 2011.

The bank's home purchase lending in middle-income tracts was slightly less than the percentage of owner-occupied units in these tracts, while home purchase lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Refinance Loans

The bank's home refinance lending in low-income tracts is adequate. The bank made 0.8% of its home refinance loans in low-income tracts, which contain 4.7% of owner-occupied units. Aggregate home refinance lending in low-income tracts was also less than the percentage of owner-occupied units in these tracts, suggesting that there might be limited opportunities for home refinance lending in low-income tracts; the bank's lending percentage was slightly below aggregate for both years.

Home refinance lending in moderate-income tracts is also adequate. During the review period, Regions Bank originated 6.7% of home refinance loans in moderate-income tracts, which contain 15.6% of the owner-occupied units in the assessment area. Regions Bank's performance was slightly above aggregate for both 2010 and 2011.

The bank's refinance lending in middle-income tracts was comparable to the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. Regions Bank originated 2.1% of home improvement loans in low-income tracts, which contain 4.7% of the owner-occupied units. However, aggregate lenders also had low penetration of home improvement lending in low-income tracts. Nonetheless, the bank's performance was greater than the aggregate in 2010, but less than aggregate in 2011.

Home improvement lending in moderate-income tracts is adequate. The bank's percentage of home improvement loans in moderate-income tracts at 7.3% was less than the percentage of owner-occupied units in those tracts at 15.6%. The bank's level of lending in these tracts was less than the aggregate for both 2010 and 2011.

Home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in those tracts while home improvement lending in upper-income tracts was less than the percentage of owner-occupied units located in those tracts.

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

Regions Bank's borrower distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues, such as local economic conditions, unemployment and poverty rates, were considered, as well as the performance of other banks.

Baton Rouge, Louisiana

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank exceeded the aggregate in lending to small businesses in 2010, but was less than aggregate in 2011. The bank originated 32.3% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 89.3%. However, of the 1,970 small business loans originated during the review period, 935 loans (47.5%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 61.5%, which is still below the percentage of small businesses in the assessment area. However, 80.2% of the 1,970 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in 2010 and comparable to the aggregate in 2011.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is adequate. The bank made 8.8% of its home purchase loans to low-income borrowers. Low-income families make up 22.3% of the total families in the assessment area. Regions Bank performed similarly to aggregate in 2010 and slightly above aggregate in 2011.

Home purchase lending to moderate-income borrowers is good. At 23.6%, the bank's percentage of home purchase loans to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 16.1%. The bank performed slightly below aggregate in 2010 and similarly to aggregate in 2011.

The bank's home purchase lending to middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is adequate. The bank made 4.0% of its refinance loans to low-income borrowers. Low-income families make up 22.3% of the total families in the assessment area. The bank's performance was slightly less than aggregate in 2010 and greater than aggregate in 2011.

Home refinance lending to moderate-income borrowers is adequate. The bank's percentage of home refinance lending to moderate-income borrowers at 9.7% was less than the percentage of moderate-income families in the assessment area at 16.1%. Regions Bank's performance was slightly less than aggregate in 2010 and comparable to aggregate in 2011.

The bank's home refinance lending to middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. Although Regions Bank's percentage of loans at 15.6% was less than the percentage of low-income families in the assessment area, the bank's performance was slightly greater than the aggregate in 2010 and significantly greater than the aggregate in 2011.

Home improvement lending to moderate-income borrowers is good. The bank's percentage of loans to moderate-income borrowers at 16.7% was greater than the 16.1% of moderate-income families in the assessment area. The bank's performance was comparable to aggregate in 2010 and slightly less than the aggregate in 2010.

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Regions Bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area while the lending to upper-income borrowers was less than the percentage of upper-income families.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the Baton Rouge assessment area. The bank originated 15 community development loans totaling \$23.3 million during the review period. The majority of the bank's loans financed community services for low- and moderate-income individuals and promoted economic development by financing small business or farms. Local community development needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization and revitalization, small business development, and financial stability for residents. The bank's portfolio of community development loans inside the assessment area exhibits good responsiveness to the credit needs of low- and moderate-income individuals and geographies and small business. The dollar amount of community development loans is good given the bank's presence in the local market.

Examples of the bank's community development lending include the following:

- An \$8.1 million loan to support the repair and renovation of seven school buildings where the majority of students are low- or moderate-income;
- \$1.2 million in loans to support the development of 81 units of low-income tax credit supported affordable housing; and
- Nearly \$9 million in loans that promote economic development by financing small farms.

Investment Test

The bank's investment test performance in the Baton Rouge assessment area is good. The bank had 13 investments totaling \$18.1 million, including three current period investments totaling \$5.1 million. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Direct investments in the assessment area provided support for affordable housing through FNMA and GNMA investment instruments, LIHTCs and LIHTC funds. The assessment area was also positively impacted by a community development program investment in a CDFI that provides small business financing assistance. The broader regional investments primarily funded small businesses and startup companies through SBICs. Local community development credit needs include but are not limited to neighborhood revitalization and stabilization activities, affordable housing for low- and moderate-income individuals, household financial stability and financing for small businesses. The dollar volume of Regions Bank's current and total investments exhibits good responsiveness to some of the identified community needs, given the bank's presence in the assessment area.

The bank also made 13 contributions totaling \$46,086. In addition, the bank made several contributions to statewide and national organizations that indirectly benefit the assessment area. Contributions were given primarily to organizations involved in economic development or providing community services targeted to low- and moderate-income individuals and communities.

Service Test

The bank's service test performance in the Baton Rouge assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the Baton Rouge assessment area.

Baton Rouge, Louisiana

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 27 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open any branches and closed four branches (one in a low-income tract, one in a middle-income tract, and two in upper-income tracts) in the Baton Rouge assessment area. The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Weekend hours are offered at many of the bank's branches, including those in low- and moderate-income geographies. The level of services and hours offered by Regions Bank is basically the same throughout the assessment area.

Geographic Distribution of Branches

Assessment Area: LA Baton Rouge

Tract Category	Branches								Demographics			
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	2	7.4%	0	1	2	2	1				
	DTO	0		0	0	0			15	12.3%	8.0%	5.4%
	LS	0		0	0							
Moderate	Total	4	14.8%	0	0	3	0	1				
	DTO	1		0	0	1			28	23.0%	18.5%	16.4%
	LS	0		0	0							
Middle	Total	11	40.7%	0	1	11	8	2				
	DTO	0		0	0	0			43	35.2%	39.2%	39.7%
	LS	0		0	0							
Upper	Total	10	37.0%	0	2	10	10	4				
	DTO	0		0	0	0			36	29.5%	34.2%	38.6%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Total	Total	27	100.0%	0	4	26	20	8				
	DTO	1		0	0	1			122	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides an adequate level of community development services in the assessment area. During the review period, Regions Bank employees provided 487 service hours in various capacities for community development organizations, and completed 74 community development services. Many of the community

Baton Rouge, Louisiana

development services focused on education, affordable housing, youth services, and other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered by teaching financial education classes to middle and high school students. The majority of these schools have a high number of students on free or reduced price lunch programs. Furthermore, the majority of these schools are located in low- and moderate-income geographies. In addition, Regions Bank employees served on boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies or to low- and moderate-income individuals.

Monroe, Louisiana

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MONROE, LOUISIANA ASSESSMENT AREA

The Monroe, Louisiana assessment area consists of Ouachita Parish, which is part of the two-parish Monroe MSA. There are 41 census tracts in the assessment area, of which seven are low-income and nine are moderate-income. Regions Bank operates four branches in the Monroe assessment area, one of which is located in a moderate-income tract. These branches represent 3.5% of the bank's total branches in Louisiana.

Of the 86,664 HMDA loans originated and purchased by Regions Bank, 276 (0.3%) were in the Monroe assessment area. Of the 107,574 small business loans originated and purchased by Regions Bank, 325 (0.3%) were in the Monroe assessment area.

Population and Income Characteristics

Ouachita Parish is located in northeast Louisiana. Population in the parish grew by 4.4% between 2000 and 2010, exceeding the population growth rate for the state of 1.4% over the same time period. In 2010, the population of Ouachita Parish was 153,720.⁴⁹⁴ Monroe is the principal city in the parish with a population of 48,815 in 2010. However, population growth is occurring outside the city, which actually lost 8.5% of its population between 2000 and 2010.

Median family income in Monroe is slightly below median family income for the state. For the purposes of this analysis, HUD's median family income for the Monroe MSA for 2010 and 2011 is used. As shown, the median family income decreased slightly between 2010 and 2011, from \$51,400 to \$51,100. The following table provides a breakdown of the estimated annual income based on income classification (i.e., low, moderate, middle and upper).

Borrower Income Levels Monroe, LA MSA

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$51,400	0	- \$25,699	\$25,700	- \$41,119	\$41,120	- \$61,679	\$61,680	- & above
2011	\$51,100	0	- \$25,549	\$25,550	- \$40,879	\$40,880	- \$61,319	\$61,320	- & above

Poverty is a significant concern in the Monroe assessment area, particularly in the city of Monroe where 33.5% of the population lived below the federal poverty line in 2010. In Ouachita Parish, 21.7% of the population lived below the poverty line, which is higher than the poverty rate for the state of 18.4%.⁴⁹⁵ Food stamp usage, another indicator of financial distress, has also increased in Ouachita Parish. In 2009, 23.3% of the population in the parish received food stamps compared to 17.9% of the population statewide.⁴⁹⁶

⁴⁹⁴ U.S. Census Bureau. Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

⁴⁹⁵ US Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

⁴⁹⁶ US Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

Monroe, Louisiana

Housing Characteristics

The Monroe housing market has weakened, but not to the same degree that many other areas have seen. In fact, home prices in the Monroe MSA increased by 4.9% between 2008 and 2010, while statewide, home prices increased by 2.6%. The median home price in the Monroe MSA in 2010 was \$135,000.⁴⁹⁷

New home permits and sales have declined. Building permits have fallen by 62% since 2005, and in 2010, only 219 new residential building permits were issued. Home sales have also declined modestly by about 13% between 2006 and 2010. However, since 2008, home sales for homes priced above \$200,000 have actually increased.⁴⁹⁸

Foreclosures are an issue Ouachita Parish but to a lesser degree than other markets. The number of home foreclosures reached the highest point in 2009 and then started to decline in 2010. However, the percentage of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) has increased from 5.3% in January 2010 to 8.9% in December 2011.⁴⁹⁹ Ouachita Parish has an aging housing stock, with the median housing age at 35 years old in 2011; the age of the housing stock is even older in Monroe with a median age of 44.⁵⁰⁰

The homeownership rate in Ouachita Parish has declined over the past decade and is lower than the homeownership rate statewide. In 2010, 61% of households owned homes compared to 67% statewide. Housing is still considered relatively affordable in the Monroe market, where approximately 48% of the housing was considered affordable to a family earning less than 80% of the area median income in 2009.⁵⁰¹

Employment and Economic Conditions

Ouachita Parish was historically dependent on the agriculture and timber industries. However, it also has a history tied to some of the largest companies in the US today. Coca Cola opened its first bottling plant in Monroe in 1913, and Delta Air Lines can trace its roots back to Monroe in the late 1920s.

Ouachita Parish has worked to diversify its economy and today, the parish is a hub for medical, retail and higher education in Northeast Louisiana. 2010 REIS data indicates that primary employment concentrations in the assessment area are retail trade, health care and social assistance, accommodation and food services, other services, and local government.⁵⁰² Major employers in the area include JPMorgan Chase, St. Francis Medical Center, CenturyLink, Graphic Packaging, Foster Farms, Wal-Mart, and Glenwood Regional Medical Center. CenturyLink is the 3rd largest telecommunications provider and the largest independent telecommunications provider in the US.⁵⁰³

Louisiana fared better than other states during the recession but did see an increase in unemployment. Unemployment in the Monroe MSA increased from 4.4% to 7.8% in 2010, which was the highest rate in the

⁴⁹⁷ University of Louisiana at Monroe, Center for Business and Economic Research. "2011 Business Outlook Summit" (accessed on November 9, 2012); available at: <http://cba.ulm.edu/cber/2011summit.html>

⁴⁹⁸ University of Louisiana at Monroe, Center for Business and Economic Research. "2011 Business Outlook Summit" (accessed on November 9, 2012); available at: <http://cba.ulm.edu/cber/2011summit.html>

⁴⁹⁹ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

⁵⁰⁰ US Census Bureau. Accessed through PolicyMap. (accessed on September 4, 2012); available from <http://www.policymap.com>

⁵⁰¹ US Census Bureau and HUD. Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

⁵⁰² 2010 Regional Economic Information Systems.

⁵⁰³ Monroe Chamber of Commerce. "Economy of Monroe, Ouachita Parish" (accessed on November 9, 2012); available at: <http://www.monroe.org/economy-of-ouachita-parish.htm>

Monroe, Louisiana

state. Unemployment rates improved slightly in 2011, falling to 7.7%. Unemployment statewide decreased between 2010 and 2011 from 7.5 to 7.3%.⁵⁰⁴

Unemployment Rates

Assessment Area: LA Monroe

Area	Years - Annualized	
	2010	2011
Monroe MSA	7.8	7.7
Ouachita Parish	7.7	7.7
Louisiana	7.5	7.3

Not Seasonally Adjusted

Minor job losses occurred in most industry sectors in 2010 compared to 2009. Finance, retail, educational services and government were the four sectors that registered small employment gains.⁵⁰⁵ The sectors that appeared poised for some future growth include manufacturing (food processing and autos), telecommunications and finance. However, the economy of the entire Northeast Louisiana area is also at risk if there are significant state budget cuts to higher education, given the presence of three larger higher education institutions in the region.⁵⁰⁶ Ouachita Parish was looking forward to a major new investment in a shuttered auto manufacturing plant, which was going to be repurposed to produce affordable, highly fuel efficient cars. The plant would eventually employ up to 1,400, which would have been a tremendous opportunity for Monroe residents.⁵⁰⁷ However, due to financing and other issues, the plans for the plant were withdrawn in 2011.⁵⁰⁸

In 2011, CenturyLink announced plans to expand its Monroe operations and bring an additional 800 jobs (average annual compensation of \$65,000) to the area over the next 5 to 10 years. This expansion is on top of the local consolidation of 300 jobs the company announced previously in 2009. The estimated economic impact of the current (800 job) expansion is in excess of \$100 million of annual household income and more than 2,000 jobs created from both direct hiring by CenturyLink and secondary effects. Assuming that average compensation rates reflect mortgage qualifying income suggests an eventual increase in demand for new and existing homes in Northeast Louisiana as well as the possibility of in-migration, something this area has lacked for the past 10 years.

Competition

According to the June 30, 2011 FDIC Summary of Deposits Report, there were 13 financial institutions operating 57 branches in Ouachita Parish. Regions Bank was ranked 4th in deposit market share with 11.4% (\$287.7 million). JPMorgan Chase was the market leader, with a deposit share of 21.5%, followed by Community Trust Bank (13.8%) and IBERIABANK (12.6%). The other institutions active in the market are primarily small community banks.

⁵⁰⁴ Bureau of Labor Statistics

⁵⁰⁵ University of Louisiana at Monroe, College of Business Administration. "Business and Economic Climate of Monroe and Northeast Louisiana: 2011" (accessed on November 11, 2012); available at: <http://cba.ulm.edu/cber/files/2011FactBook.pdf>

⁵⁰⁶ University of Louisiana at Monroe, Center for Business and Economic Research. "2011 Business Outlook Summit" (accessed on November 9, 2012); available at: <http://cba.ulm.edu/cber/2011summit.html>

⁵⁰⁷ Louisiana Housing Corporation. "Louisiana Housing Needs Assessment 2010" (accessed on November 12, 2012); available at: http://www.lhc.la.gov/downloads/gcr/LHFA_2010_FULLREPORT_f3_14Dec10.pdf

⁵⁰⁸ The Hayride. "Louisiana's next V-Vehicle?" (accessed on November 12, 2012); available at: <http://thehayride.com/2011/11/louisianas-next-v-vehicle/>

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Regions Bank ranked 7th out of 34 small business loan reporters in 2010 with 5.1% of the loans. Regions significantly increased the number of small business loans in 2011, primarily by purchasing loans. In 2011, Regions was the 3rd ranked small business lender out of 36 reporters with 8.7% of all loans. American Express Bank and Community Trust Bank are the leading small business lenders in Ouachita Parish.

Regions ranked 8th out of 135 HMDA reporters in 2010 with 3.2% of total loans. Regions Bank's HMDA lending declined in 2011, and the bank was ranked 9th out of 135 lenders with 2.5% of all HMDA loans. Wells Fargo Bank, Bank of America and JPMorgan Chase are among the leading HMDA lenders in the market.

Community Development

According to the Louisiana Housing Corporation 2010 Housing Needs Assessment, affordable housing is a critical need in the Monroe MSA. Ouachita Parish ranks at the top statewide in terms of the percentage of households with some affordable housing need. In the Monroe MSA, approximately 30% of all households are in need of affordable housing, of which half are owners and the other half renters. Households earning less than 50% of the area median income, and particularly the lowest income households that earn less than 30% of the area median income, are most likely to be living in housing with problems and are in the greatest need of decent affordable housing. Monroe also has one of the highest unemployment rates in the state, exacerbating the need for affordable housing.⁵⁰⁹

There has been limited investment in subsidized housing in the Monroe MSA. Overall, the Louisiana Housing Corporation reports in 2010, there were 3,944 subsidized units and 2,316 Section 8 vouchers. The majority of the subsidized units are Low Income Housing Tax Credit (LIHTC) projects (2,450) and public housing units (1,285). The Louisiana Housing Corporation has identified several target areas for affordable housing in Monroe, including more rental housing opportunities for individuals earning less than 50% of the area median income and more affordable homeownership opportunities for individuals in this same income bracket. In addition, there is a need to tie affordable housing development to any major economic development announcements in order to ensure there are adequate housing options for any new employees.

One community contact in the area indicated that the Monroe housing market was slowly coming back, but low-to moderate-income individuals were still struggling because they were unable to secure access to credit. The contact also said that there was demand for more homeownership counseling to help lower-income individuals obtain credit. The interviewee reported that he did not see much involvement from financial institutions in community development work in Monroe, and specifically, few banks are involved in community development lending. However, there are opportunities for community and regional banks to get more engaged, particularly with the smaller nonprofits in the market.

Foreclosure rates in Ouachita Parish are not as high as elsewhere in the country, but are still above the statewide rates. To stabilize impacted communities, Ouachita Parish received about \$2.6 million in Neighborhood Stabilization Program funds through the state's allocation to purchase and rehabilitate homes for affordable rental or homeownership. Additional funds were allocated to Northeast Louisiana to land bank foreclosed properties for future affordable housing use.⁵¹⁰

⁵⁰⁹ Louisiana Housing Corporation. "Louisiana Housing Needs Assessment 2010" (accessed on November 12, 2012); available at: http://www.lhc.la.gov/downloads/gcr/LHFA_2010_FULLREPORT_f3_14Dec10.pdf

⁵¹⁰ NSP 2012 Quarterly report for the State of Louisiana. (accessed on November 8, 2012); available at: https://hudnsphelp.info/media/GAReports/Q_B-08-DN-22-0001_2012_Q1.pdf

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The financial stability of low- and moderate-income individuals is a concern in Monroe. Approximately 9.4% of households are unbanked in Ouachita Parish, meaning they have no type of deposit account with a mainstream financial institution. In addition, 22.8% of households are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis. The unbanked are disproportionately lower-income and minority households.⁵¹¹ There are several organizations in the Monroe MSA that provide financial education, free tax assistance, Individual Development Accounts and other services designed to target the unbanked and underbanked population.

Demographic Characteristics by Census Tract

The following table provides demographic characteristics of the bank's assessment area based on the 2000 US census data used to analyze the bank's CRA performance.

⁵¹¹ Calculations by CFED of data from 2009 FDIC National Survey of Unbanked and Underbanked Households. (accessed on November 7, 2012); available at: <http://webtools.joinbankon.org/community/search>

Monroe, Louisiana

Combined Demographics Report

Assessment Area: LA Monroe

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	7	17.1	4,089	10.6	1,941	47.5	8,939	23.2	
Moderate-income	9	22.0	6,713	17.4	1,935	28.8	6,207	16.1	
Middle-income	14	34.1	15,431	40.0	1,572	10.2	7,126	18.5	
Upper-income	11	26.8	12,303	31.9	644	5.2	16,264	42.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	41	100.0	38,536	100.0	6,092	15.8	38,536	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	6,755	2,467	7.0	36.5	3,549	52.5	739	10.9	
Moderate-income	10,588	5,311	15.0	50.2	4,059	38.3	1,218	11.5	
Middle-income	23,883	15,391	43.5	64.4	6,460	27.0	2,032	8.5	
Upper-income	18,928	12,243	34.6	64.7	5,736	30.3	949	5.0	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	60,154	35,412	100.0	58.9	19,804	32.9	4,938	8.2	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	869	10.5	748	10.1	71	14.7	50	14.0	
Moderate-income	1,540	18.7	1,320	17.8	140	29.0	80	22.5	
Middle-income	3,021	36.6	2,798	37.8	132	27.3	91	25.6	
Upper-income	2,816	34.1	2,541	34.3	140	29.0	135	37.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	8,246	100.0	7,407	100.0	483	100.0	356	100.0	
Percentage of Total Businesses:			89.8		5.9		4.3		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	2	2.1	2	2.1	0	0.0	0	0.0	
Moderate-income	6	6.3	6	6.4	0	0.0	0	0.0	
Middle-income	52	54.7	52	55.3	0	0.0	0	0.0	
Upper-income	35	36.8	34	36.2	0	0.0	1	100.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	95	100.0	94	100.0	0	.0	1	100.0	
Percentage of Total Farms:			98.9		.0		1.1		

Based on 2010 D&B information according to 2000 Census Boundaries.

Monroe, Louisiana

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Monroe assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area; the distribution of borrowers also reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. However, the bank makes few, if any, community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 325 (54.1%) small business loans compared to 276 (45.9%) HMDA loans in the Monroe, Louisiana assessment area. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating in the assessment area. In total, 0.3% of the bank's small business and HMDA lending by number of loans and 0.3% by dollar volume totaling \$60.2 million are located in the Monroe assessment area. The percentage of the bank's total lending at 0.3% is comparable to the percentage of deposits at 0.3% in this area. Additionally, the bank did not originate any community development loans in the Monroe assessment area. Regions Bank is a major competitor in this market, ranking 9th in HMDA loans and 3rd in small business loans in 2011.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues, such as the unemployment and poverty rates and the number of owner-occupied units in low- and moderate-income census tracts, were considered when determining the bank's lending performance. The performance of aggregate lenders was also considered.

Small Business Loans

Regions Bank's small business lending in low-income census tracts is poor. During the review period, Regions Bank originated 6.5% of its small business loans in low-income tracts, which contain 10.1% of the small businesses in the assessment area. In comparison to aggregate data, the bank performed less than the aggregate for both 2010 and 2011.

Regions Bank's small business lending in moderate-income census tracts is good. During the review period, the bank originated 17.8% of its small business loans in moderate-income census tracts, which contain 17.8% of the small businesses in the assessment area. The bank's performance was less than the aggregate in 2010 and greater than the aggregate in 2011.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts while the lending in upper-income tracts was greater than the percentage of small businesses in upper-income tracts.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. During the review period, Regions Bank originated two (2.0%) of its home purchase loans in low-income census tracts, which contain 7.0% of the owner-occupied units in the assessment area. Although the bank's level of lending was low, the aggregate also failed to lend at a

Monroe, Louisiana

level comparable to the demographic. This may suggest that there are limited opportunities for home purchase lending in low-income tracts. Regions Bank's performance was less than the aggregate in 2010 and greater than the aggregate in 2011.

Home purchase lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 6.0% of its home purchase loans in moderate-income census tracts, which contain 15.0% of the owner-occupied units in the assessment area. Regions Bank's performance was greater than the aggregate in 2010 and 2011.

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. During the review period, Regions Bank originated one (0.6%) of its home refinance loans in low-income census tracts, which contain 7.0% of the owner-occupied units in the assessment area. Although the bank's level of lending was low, the aggregate also failed to lend at a level comparable to the demographic. This may suggest that there are limited opportunities for home refinance lending in low-income tracts. Regions Bank's performance was greater than the aggregate in 2010 and less than the aggregate in 2011.

Home refinance lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 6.4% of its home refinance loans in moderate-income census tracts, which contain 15.0% of the owner-occupied units in the assessment area. Regions Bank performed slightly above the aggregate for both years of the review period.

The bank's home refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, and lending in upper-income tracts was greater than the percentage of owner-occupied units in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. During the review period, Regions Bank did not originate any of its home improvement loans in low-income census tracts, which contain 7.0% of the owner-occupied units in the assessment area. Although the bank's level of lending was low, the aggregate also failed to lend at a level comparable to the demographic. This may suggest that there are limited opportunities for home improvement lending in low-income tracts. Regions Bank's performance was less than the aggregate in both 2010 and 2011.

Home improvement lending in moderate-income tracts is adequate. During the review period, Regions Bank originated four (21.1%) of its home improvement loans in moderate-income census tracts, which contain 15.0% of the owner-occupied units in the assessment area. Regions Bank performed less than the aggregate for 2010 and greater than the aggregate for 2011.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was less than the percentage of owner-occupied units.

Monroe, Louisiana

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

Regions Bank's borrower distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues, such as local economic conditions, unemployment and poverty rates were considered, as well as the performance of other banks.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank exceeded the aggregate in lending to small businesses in 2010, but was less than aggregate in 2011. The bank originated 26.2% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 89.8%. However, of the 325 small business loans originated during the review period, 201 (61.8%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 68.5%, which was still less than the percentage of small businesses in the Monroe assessment area. However, 88.3% of the 325 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was comparable to the aggregate in 2010 and 2011.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is adequate. The bank made 7.0% of its home purchase loans to low-income borrowers. Low-income families make up 23.2% of total families in the assessment area. Regions Bank performed significantly greater than the aggregate in 2010 but less than the aggregate in 2011.

The bank's home purchase lending to moderate-income borrowers is good. At 18.0%, the bank's percentage of home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 16.1%. The bank's performance was greater than the aggregate in 2010 but less than the aggregate in 2011.

The bank's home purchase lending to middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. During the review period, Regions Bank originated 2.5% of its home refinance loans to low-income borrowers. Low-income families make up 23.2% of the total families in the assessment area. Although the bank's level of lending was low, the aggregate also failed to lend at a level comparable to the demographic. Regions Bank's performance was less than the aggregate in 2010 but greater than the aggregate in 2011.

The bank's home refinance lending to moderate-income borrowers is adequate when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home refinance lending to moderate-income borrowers at 9.6% was less than the percentage of moderate-income families in the assessment area at 16.1%. Regions Bank's performance was comparable to the aggregate in 2010 and greater than the aggregate in 2011.

The bank's refinance lending to middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Monroe, Louisiana

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. Regions Bank's percentage of loans at 10.5% was less than the percentage of low-income families in the assessment area at 23.2%. The bank's lending to low-income borrowers was less than the aggregate in 2010 but significantly greater than the aggregate in 2011.

Home improvement lending to moderate-income borrowers is good. Regions Bank's percentage of home improvement loans to moderate-income borrowers at 31.6% exceeded the percentage of moderate-income families in the assessment area at 16.1%. Additionally, the bank's performance exceeded aggregate in both 2010 and 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while home improvement lending to upper-income borrowers was less than the percentage of upper-income families in the assessment area.

Community Development Lending

Regions Bank makes few, if any, community development loans in the Monroe assessment area. The bank did not originate any community development loans during the review period. Local community development needs include but are not limited to affordable housing for low- and moderate-income individuals, financial stability for low- and moderate-income consumers and neighborhood stability tied to foreclosure mitigation, none of which have been responded to by the bank with community development lending.

Investment Test

The bank's investment test performance in the Monroe assessment area is good. The bank had seven investments totaling \$3.0 million. The bank had no current period investments. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Direct investments in the assessment area provided support for affordable housing through LIHTCs and LIHTC investment funds. The broader regional investments primarily funded small businesses and startup companies through SBICs. Local community development credit needs include but are not limited to neighborhood revitalization and stabilization activities, affordable housing for low- and moderate-income individuals, household financial stability and financing for small businesses. The dollar volume of Regions Bank's current and total investments exhibits good responsiveness to some of the identified community needs, given the bank's presence in the assessment area.

The bank also made six contributions totaling \$5,000. In addition, the bank made several contributions to statewide and national organizations that indirectly benefit the assessment area. Contributions were given primarily to organizations involved in small business assistance, affordable housing and provision of community services targeted to low- and moderate-income individuals and communities.

Service Test

The bank's service test performance in the Monroe assessment area is poor. Its retail and community development services reflect poor responsiveness to the needs of the Monroe assessment area.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of Regions Bank's four branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the

Monroe, Louisiana

assessment area. The bank did not open any branches and closed one branch (located in a middle-income tract) in the Monroe assessment area. The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Weekend hours are offered at all the bank's branches, including the one branch located in a moderate-income geography. The level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

Geographic Distribution of Branches

Assessment Area: LA Monroe

Tract Category	Branches								Demographics			
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			7	17.1%	10.9%	10.5%
	LS	0		0	0							
Moderate	Total	1	25.0%	0	0	1	1	1				
	DTO	0		0	0	0			9	22.0%	17.0%	18.7%
	LS	0		0	0							
Middle	Total	2	50.0%	0	1	2	2	2				
	DTO	0		0	0	0			14	34.1%	39.6%	36.6%
	LS	0		0	0							
Upper	Total	1	25.0%	0	0	1	1	1				
	DTO	0		0	0	0			11	26.8%	32.5%	34.1%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Total	Total	4	100.0%	0	1	4	4	4				
	DTO	0		0	0	0			41	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a limited level of community development services in the assessment area, and improvement is needed. During the review period, Regions Bank employees provided 49 hours of service for community development organizations by participating in five community development services. According to information obtained from community contacts, there are opportunities for financial institutions to participate in community development services in the assessment area. Identified needs in the community include affordable housing, neighborhood stabilization, foreclosure mitigation, and financing and support for small businesses.

Shreveport, Louisiana

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SHREVEPORT, LOUISIANA ASSESSMENT AREA

The Shreveport assessment area consists of Caddo and Bossier parishes, which are part of the three-parish Shreveport MSA. Shreveport and Bossier City are the principal cities in the assessment area. The assessment area contains a total of 83 tracts, including 10 low-income and 23 moderate-income tracts. Regions operates 13 branches in the Shreveport assessment area, with one branch each located in a low- and moderate-income tract, respectively, and another six bordering at least one low- or moderate-income tract. These branches represent 11.4% of the bank's branches in Louisiana.

Of the 86,664 HMDA loans originated and purchased by Regions Bank, 1,034 (1.2%) were in the Shreveport assessment area. Of the 107,574 small business loans originated and purchased by Regions Bank, 1,602 (1.5%) were in the Shreveport assessment area.

Population and Income Characteristics

Population in the Shreveport assessment area grew by about 6% between 2000 and 2010 with most of the growth occurring in Bossier Parish. The city of Shreveport lost about 1% of its population between 2000 and 2010, while Bossier Parish increased by almost 19%. Overall population in the assessment area was 371,948 in 2010. Population growth in the assessment area greatly exceeded the growth rate statewide of about 1.4% between 2000 and 2010.⁵¹²

Median family income in the Shreveport MSA is comparable to the median family income for the state. Within the assessment area, however, median family income is much higher in Bossier Parish than Caddo Parish. For the purposes of this analysis, HUD's median family income for the Shreveport MSA for 2010 and 2011 is used. As shown, the median family income increased between 2010 and 2011, from \$52,600 to \$54,300. The following table provides a breakdown of the estimated annual income based on income classification (i.e., low, moderate, middle and upper).

**Borrower Income Levels
Shreveport- Bossier City, LA MSA**

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$52,600	0	- \$26,299	\$26,300	- \$42,079	\$42,080	- \$63,119	\$63,120	- & above
2011	\$54,300	0	- \$27,149	\$27,150	- \$43,439	\$43,440	- \$65,159	\$65,160	- & above

The number of people living in poverty in the assessment area has increased since 2000 and is a particular concern in the city of Shreveport and Caddo Parish. Between 2005 and 2009, over 21% of the population in Caddo Parish was estimated to live below the federal poverty line.⁵¹³ The poverty rate in Bossier Parish is much lower, but the number of people living in poverty has increased, primarily due to some migration from

⁵¹² US Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

⁵¹³ US Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

Shreveport, Louisiana

Caddo Parish by individuals looking for more affordable housing.⁵¹⁴ Food stamp usage, another indicator of financial distress, has also increased, particularly in Caddo Parish. In 2009, 20.8% of the population in Caddo Parish received food stamps compared to 17.9% of the population statewide.⁵¹⁵

Housing Characteristics

The housing market in the Shreveport MSA experienced many of the challenges felt nationwide as a result of the economic downturn, though to a lesser extent. Over the past few years, the market has weakened, with slower sales and declining new construction.

Home prices in the Shreveport MSA actually increased during the national recession, to a peak in 2010. Since then, home prices have been relatively steady. According to the National Association of Realtors, the median home price in the Shreveport MSA increased from \$147,000 to \$156,600 between 2009 and 2010, and remained stable at \$156,200 in 2011.⁵¹⁶ Housing is considered more affordable in Bossier Parish than the state of Louisiana.

New home construction declined significantly between 2006 and 2011, but the market showed some signs of stabilization into 2012. For the 12-month period ending June 2012, 1,125 new residential permits were issued in the Shreveport MSA, representing a 4.3% increase over the same period a year earlier. However, the total number of new building permits is still about 15% below the long-term (8-year) average for new units built in the area.⁵¹⁷ Until 2009, more of the new construction occurred in Shreveport, but since that time, more new units have been permitted in Bossier City, providing another indication of the changing population growth patterns in the region.

Home sales in the area have also declined. In 2006, over 5,000 homes sold in the Shreveport area, but the number of sales fell to under 3,000 by 2011. The most dramatic drop in sales occurred between 2010 and 2011.⁵¹⁸

Foreclosures are a significant issue in the assessment area. The percentage of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) has been rising steadily, from 5.1% in January 2010 to 9.5% in December 2011.⁵¹⁹ The problem is more acute in Caddo Parish, where the percentage of seriously delinquent mortgages has almost doubled since January 2010 to 10.7% in December 2011. Statewide, only 1.2% of mortgages were seriously delinquent at the end of 2011.⁵²⁰

Housing is still considered affordable in the Shreveport area compared to other markets around the country. In Caddo Parish, approximately 47% of the housing was considered affordable to a family earning less than 80%

⁵¹⁴ US Department of Housing and Urban Development, Office of Policy Development and Research. "Comprehensive Housing Market Analysis, Shreveport-Bossier City, Louisiana, April 2012" (accessed December 13, 2012); available at http://www.huduser.org/portal/publications/PDF/ShreveportLA_comp_12.pdf

⁵¹⁵ US Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

⁵¹⁶ National Association of REALTORS®. Median Sales Price of Existing Single-Family Homes for Metropolitan Areas, 3rd Quarter 2012. (accessed on December 6, 2012); available at: <http://www.realtor.org/topics/metropolitan-median-area-prices-and-affordability/data>

⁵¹⁷ National Association of REALTORS®. "Shreveport-Bossier City Area, Local Market Report, Second Quarter 2012." (accessed on December 20, 2012); available at: <http://www.realtor.org/sites/default/files/reports/2012/local-market-reports-2012-q2/local-market-reports-2012-q2-la-shreveport.pdf>

⁵¹⁸ LSU Shreveport, Center for Business and Economic Research. "Residential Real Estate Trends." (accessed on December 20, 2012); available at: <http://www.lsus.edu/offices-and-services/center-for-business-and-economic-research/economic-data/current-monthly-reports>

⁵¹⁹ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

⁵²⁰ US Census Bureau. Accessed through PolicyMap. (accessed on September 4, 2012); available from <http://www.policymap.com>

Shreveport, Louisiana

of the area median income (AMI) in 2009, while 39% of the housing was considered affordable in Bossier Parish. Approximately 69% of all households in Bossier Parish and 64% of households in Caddo Parish are homeowners.⁵²¹

Employment and Economic Conditions

The Shreveport-Bossier City area was historically a trading center because of its location along the Red River. The area was primarily agricultural, though lumber and manufacturing became the primary sectors by the early 1900's. Today, the area is the trade and cultural hub for the area known as Ark-La-Tex. Shreveport is the second largest tourist destination in the state, after New Orleans, largely because of the new recreational gaming opportunities in both Shreveport and Bossier City.

The Shreveport MSA is home to several major institutions, including Louisiana State University at Shreveport and Barksdale Air Force Base. Barksdale is the largest employer in the Shreveport-Bossier MSA, located south of Bossier City. Barksdale employs nearly 11,000 people and generates an annual economic impact of \$753.8 million for the economy of Bossier Parish and the surrounding communities. In 2009, the Air Force's newest command, Global Strike Command, was activated at Barksdale, increasing the base's importance as a military facility and economic engine. Launched to support the Global Strike Command, the Cyber Innovation Center (CIC) is a joint project between Bossier City, Bossier Parish and the State of Louisiana. CIC anchors a 3,000-acre National Cyber Research Park and serves as catalyst for the development and expansion of a knowledge-based workforce throughout the region.⁵²²

Other major employers in the assessment area include the Caddo and Bossier Parish school districts, the LSU Shreveport Health Sciences Center, and the Willis Knighton Health Care System. There are five casinos located in Caddo and Bossier parishes, which are also significant employers. Government, health care, and retail are the primary employment sectors in the region.⁵²³ Shreveport has become known as an important center for independent film making and has seen growth in the motion picture and film industry in recent years.

The Shreveport area has been one of the fastest growing areas in the state, and overall, the economy has fared better than the rest of the nation during the recession. Much of the recent job growth in the region has occurred in the transportation, trade and utilities sector, with the largest growth in wholesale and retail trade. The region has seen job loss primarily in the manufacturing and construction sectors.

Unemployment rates did increase in the Shreveport MSA during the recession, but only reached a high of 7.4% in 2009, well below the national unemployment rate at that time. Unemployment is slightly higher in Caddo Parish, but has remained low in Bossier Parish.⁵²⁴ Between 2010 and 2011, unemployment in the MSA declined slightly, from 7.0% to 6.8%.⁵²⁵

⁵²¹ US Census Bureau and HUD. Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

⁵²² North Louisiana Economic Partnership. (accessed on December 20, 2012); available at: <http://www.nlep.org/North-Louisiana-Advantages-Regional-Diversity-.aspx>

⁵²³ Bureau of Economic Analysis, Regional Economic Information Systems. April 2012.

⁵²⁴ LSU Shreveport, Center for Business and Economic Research. "A Look at Current Employment Statistics, 2011 and 2012" (accessed on December 20, 2012); available at: <http://www.lsus.edu/offices-and-services/center-for-business-and-economic-research/economic-data/current-monthly-reports>

⁵²⁵ Bureau of Labor Statistics

Shreveport, Louisiana

Unemployment Rates

Assessment Area: LA Shreveport

Area	Years - Annualized	
	2010	2011
Shreveport MSA	7.0	6.8
Bossier Parish	5.7	5.7
Caddo Parish	7.5	7.2
Louisiana	7.5	7.3

Not Seasonally Adjusted

Competition

According to the June 30, 2011 FDIC Summary of Deposits Report, there were 24 financial institutions operating 110 branches in assessment area. Regions Bank was ranked 2nd in deposit market share with 23.1% (\$1.4 billion). Capital One was the market leader with a deposit share of 23.7%; JPMorgan Chase was ranked 3rd with 13.3%.

Regions ranked 2nd out of 41 small business loan reporters in 2010 with 12.8% of the loans. Small business lending increased in the assessment area between 2010 and 2011, and Regions ranked 2nd again in 2011 out of 52 reporters with 17.8% of all loans. American Express Bank was the top ranked small business lender in the market.

Regions ranked 5th out of 213 HMDA reporters in 2010 with 4.6% of total loans. Overall HMDA lending in the assessment area declined between 2010 and 2011, and Regions Bank's HMDA lending followed the same trend. Regions was ranked 5th out of 218 lenders with 3.8% of all HMDA loans. Wells Fargo Bank, Bank of America, JPMorgan Chase and Home Federal are the leading HMDA lenders in the market.

Community Development

According to the Louisiana Housing Corporation 2010 Housing Needs Assessment, affordable housing is a critical need in the Shreveport MSA, and particularly affordable rental housing. The workforce housing needs in the area are rooted in the hospitality and service industries. Downtown casinos and restaurants are an economic engine for the region yet the majority of the workers earn less than 80% AMI. Housing costs are significantly lower in Shreveport than in other metropolitan areas, but there are still a substantial number of households with housing problems, notably renters earning less than 50% AMI.⁵²⁶

There has been significant investment in subsidized housing in the Shreveport MSA. Overall, the Louisiana Housing Corporation reports in 2010, there were 5,913 subsidized units and 2,666 Section 8 vouchers. The majority of the subsidized units are Low Income Housing Tax Credit (LIHTC) projects (4,556). The Louisiana Housing Corporation has identified several target areas for affordable housing in Shreveport, including more workforce development housing, more rental housing opportunities for individuals earning less 50% AMI and more affordable homeownership opportunities for individuals earning less than 80% AMI. In addition, there is a need for more support of foreclosure counseling programs.⁵²⁷

⁵²⁶ Louisiana Housing Corporation. "Louisiana Housing Needs Assessment 2010" (accessed on November 12, 2012); available at: http://www.lhc.la.gov/downloads/gcr/LHFA_2010_FULLREPORT_f3_14Dec10.pdf

⁵²⁷ Louisiana Housing Corporation. "Louisiana Housing Needs Assessment 2010" (accessed on November 12, 2012); available at: http://www.lhc.la.gov/downloads/gcr/LHFA_2010_FULLREPORT_f3_14Dec10.pdf

Shreveport, Louisiana

Foreclosure rates in Shreveport are higher than elsewhere in the state, and stabilizing neighborhoods that have experienced significant disinvestment is a need in the area. Shreveport did not receive a direct allocation of funds through the Neighborhood Stabilization Program, but communities in the Shreveport MSA have been targeted for NSP-related activities by the Habitat for Humanity organization for the state. The State of Louisiana allocated a portion of its NSP funds to Habitat for targeted work in certain communities. These funds have been used primarily to purchase and rehabilitate homes for affordable housing.

The financial stability of low- and moderate-income individuals is a significant concern in the Shreveport assessment area and particularly in the city of Shreveport. Approximately 9.3% of households are unbanked in the Shreveport MSA, meaning they have no type of deposit account with a mainstream financial institution. In addition, 23.9% of households are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis. The unbanked are disproportionately lower income and minority households.⁵²⁸

A community contact in the area confirmed that there is a need for more financial assistance to support affordable housing and small business programs. However, the contact felt that overall, banks were meeting the credit needs of the market.

Demographic Characteristics by Census Tract

The following table provides demographic characteristics of the bank's assessment area based on the 2000 US census data used to analyze the bank's CRA performance.

⁵²⁸ Calculations by CFED of data from 2009 FDIC National Survey of Unbanked and Underbanked Households. (accessed on November 7, 2012); available at: <http://webtools.joinbankon.org/community/search>

Shreveport, Louisiana

Combined Demographics Report

Assessment Area: LA Shreveport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	12.0	6,275	6.8	2,875	45.8	21,686	23.5
Moderate-income	23	27.7	19,679	21.3	5,115	26.0	14,649	15.9
Middle-income	25	30.1	28,882	31.3	3,816	13.2	17,861	19.3
Upper-income	25	30.1	37,574	40.7	2,275	6.1	38,214	41.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	83	100.0	92,410	100.0	14,081	15.2	92,410	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	11,696	4,172	4.7	35.7	5,901	50.5	1,623	13.9
Moderate-income	33,897	16,345	18.6	48.2	13,322	39.3	4,230	12.5
Middle-income	46,511	26,884	30.6	57.8	15,547	33.4	4,080	8.8
Upper-income	56,478	40,587	46.1	71.9	11,844	21.0	4,047	7.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	148,582	87,988	100.0	59.2	46,614	31.4	13,980	9.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,275	7.1	1,115	6.9	96	9.9	64	8.5
Moderate-income	4,063	22.8	3,591	22.3	274	28.3	198	26.2
Middle-income	5,654	31.7	5,020	31.2	342	35.3	292	38.6
Upper-income	6,842	38.4	6,383	39.6	256	26.4	203	26.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	17,834	100.0	16,109	100.0	968	100.0	757	100.0
Percentage of Total Businesses:			90.3		5.4		4.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5	2.6	5	2.7	0	0.0	0	0.0
Moderate-income	15	7.7	15	8.1	0	0.0	0	0.0
Middle-income	66	33.8	62	33.3	3	50.0	1	33.3
Upper-income	109	55.9	104	55.9	3	50.0	2	66.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	195	100.0	186	100.0	6	100.0	3	100.0
Percentage of Total Farms:			95.4		3.1		1.5	

Based on 2010 D&B information according to 2000 Census Boundaries.

Shreveport, Louisiana

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Shreveport assessment area is adequate. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. However, the bank makes a low level of community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 1,602 (60.8%) small business loans compared to 1,034 (39.2%) HMDA loans in the Shreveport assessment area. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating in the assessment area. In total, 1.4% of the bank's small business and HMDA lending by number of loans and 1.2% by dollar volume totaling \$271.1 million are located in the Shreveport assessment area. The percentage of the bank's total lending at 1.4% is comparable to the percentage of deposits at 1.4% in this area. The bank also originated two community development loans in the Shreveport assessment area. Regions Bank is a major competitor in this market, ranking 5th in HMDA originations and 2nd in small business originations.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

Regions Bank's geographic distribution of loans reflects good penetration throughout the assessment area. For this analysis the geographic distribution of small business lending and HMDA lending, including both originations and purchases was compared with available demographic information. Performance context issues, such as the unemployment and poverty rates, and the number of owner-occupied units in low- and moderate-income census tracts were considered when determining the bank's lending performance. The performance of aggregate lenders was also considered.

Small Business Loans

Regions Bank's small business lending in low-income census tracts is good. During the review period, Regions Bank originated 5.7% of its small business loans in low-income tracts, which contain 6.9% of the small businesses in the assessment area. In comparison to aggregate data, the bank performed better than the aggregate in both 2010 and 2011.

Regions Bank's small business lending in moderate-income census tracts is also good. During the review period, Regions Bank originated 18.8% of its small business loans in moderate-income tracts, which contain 22.3% of the small businesses in the assessment area. The bank's performance was better than the aggregate in both 2010 and 2011.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts while the lending in upper-income tracts was greater than the percentage of small businesses in these tracts.

Home Purchase Loans

Home purchase lending in low-income census tracts is adequate. Regions Bank originated 2.0% of its home purchase loans in low-income census tracts, which contain 4.7% of owner-occupied units. However, aggregate

Shreveport, Louisiana

lenders also had low penetration of home purchase loans in low-income census tracts. The bank's performance was greater than the aggregate in 2010, but less than the aggregate in 2011.

Home purchase lending in moderate-income census tracts is excellent. During the review period, Regions Bank originated 11.9% of its home purchase loans in moderate-income census tracts, which contain 18.6% of the owner-occupied units in the assessment area. The bank's performance was significantly greater than the aggregate for both 2010 and 2011.

The bank's home purchase lending in middle-income tracts was comparable to the percentage of owner-occupied units in these tracts, while home purchase lending in upper-income tracts was greater than the percentage of owner-occupied units in these tracts.

Home Refinance Loans

Home refinance lending in low-income census tracts is adequate. Regions Bank originated 1.5% of its home refinance loans in low-income census tracts, which contain 4.7% of owner-occupied units. However, the aggregate lenders had low penetration of home refinance loans in low-income census tracts as well. The bank's performance was greater than the aggregate in both 2010 and 2011.

Home refinance lending in moderate-income census tracts is poor. During the review period, Regions Bank originated 3.6% of its home refinance loans in moderate-income census tracts, which contain 18.6% of the owner-occupied units in the assessment area. The bank's performance was less than the aggregate for both 2010 and 2011.

The bank's home refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts while home refinance lending in upper-income tracts was greater than the percentage of owner-occupied units in these tracts.

Home Improvement Loans

Home improvement lending in low-income census tracts is poor. Regions Bank originated 1.7% (one loan) of its home improvement loans in low-income census tracts which contain 4.7% of owner-occupied units. The bank performed below the aggregate in 2010 but slightly greater than the aggregate in 2011.

Home improvement lending in moderate-income census tracts is adequate when compared to the percentage of owner-occupied units in these tracts. During the review period, Regions Bank originated 13.8% of its home improvement loans in moderate-income census tracts, which contain 18.6% of owner-occupied units in the assessment area. Regions Bank performed slightly below the aggregate for both 2010 and 2011.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in those tracts, while lending in upper-income tracts was less than the percentage of owner-occupied units.

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

Regions Bank's borrower distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues, such as local economic conditions, unemployment and poverty rates, were considered, as well as the performance of other banks.

Shreveport, Louisiana

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank exceeded the aggregate in lending to small businesses in 2010 but was below aggregate in 2011. The bank originated 35.1% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 90.3%. However, of the 1,602 small business loans originated during the review period, 809 loans (50.5%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 70.9%, which is still below the percentage of small businesses in the assessment area. However, 88.3% of the 1,602 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was comparable to the aggregate in both 2010 and 2011.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is excellent. The bank made 11.0% of its home purchase loans to low-income borrowers. Low-income families make up 23.5% of the total families in the assessment area. Although the bank fell short of the demographic, Regions performed significantly greater than the aggregate in 2010 and 2011.

Home purchase lending to moderate-income borrowers is excellent. At 25.2%, the bank's percentage of home purchase loans to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 15.9%. Regions Bank performed greater than the aggregate in both 2010 and 2011.

The bank's home purchase lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while the home purchase lending to upper-income borrowers was less than the percentage of upper-income families.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is good. The bank made 4.1% of its home refinance loans to low-income borrowers, while low-income families make up 23.5% of the total families in the assessment area. Regions Bank's performance was comparable to the aggregate in 2010 and greater than the aggregate in 2011.

The bank's home refinance lending to moderate-income borrowers is adequate when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home refinance lending to moderate-income borrowers at 10.4% was less than the percentage of moderate-income families in the assessment area at 15.9%. Regions Bank's performance was greater than the aggregate in 2010 and comparable to the aggregate in 2011.

The bank's home refinance lending to middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. Regions Bank's percentage of loans at 12.1% was less than the percentage of low-income families in the assessment area at 23.5%. However, the bank's lending to low-income borrowers was comparable to the aggregate in 2010 and greater than the aggregate in 2011.

Shreveport, Louisiana

Home improvement lending to moderate-income borrowers is poor. Regions Bank's percentage of home improvement loans to moderate-income borrowers at 10.3% was less than the percentage of moderate-income families in the assessment area at 15.9%. The bank's lending to moderate-income borrowers was less than aggregate in both 2010 and 2011.

The bank's home improvement lending to both middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Community Development Lending

Regions Bank makes a low level of community development loans in the Shreveport assessment area. The bank originated two community development loans totaling \$1.5 million during the review period. One loan promotes economic development by financing a small farm while the other provides affordable housing for low- and moderate-income individuals. Local community development needs include but are not limited to affordable housing for low- and moderate-income workers, neighborhood stabilization resulting from elevated foreclosure rates, financing for small businesses and small farms, and financial stability for low- and moderate-income residents. While both of the bank's loans are responsive to some community credit needs, the total number and the dollar amount of the community development loan portfolio inside the assessment are poor given the bank's presence in the market.

Investment Test

The bank's investment test performance in the Shreveport assessment area is excellent. The bank had nine investments totaling \$20.5 million, including two current period investments totaling \$16.9 million. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Direct investments in the assessment area provided support for affordable housing through FNMA and GNMA investment instruments, LIHTCs and LIHTC investment funds. The bank also has an investment in a fund to support community revitalization in low-income areas in Northwest Louisiana. The broader regional investments primarily funded small businesses and startup companies through SBICs. Local community credit needs include but are not limited to affordable housing for low- and moderate-income workers, neighborhood stabilization resulting from elevated foreclosure rates, financing for small businesses and small farms, and financial stability for low- and moderate-income residents. The dollar volume of Regions Bank's current and total investments exhibits excellent responsiveness to some of the identified community needs, given the bank's presence in the assessment area.

The bank also made nine contributions totaling \$12,050. In addition, the bank made several contributions to statewide and national organizations that indirectly benefit the assessment area. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities.

Regions Bank's investment portfolio and contributions are responsive to several of the identified community development needs. Examples include LIHTCs, including one current period project that will provide a total of 180 housing units affordable to low- and moderate-income residents.

Service Test

The bank's service test performance in the Shreveport assessment area is good. Its retail and community development services reflect good responsiveness to the needs of the Shreveport assessment area.

Shreveport, Louisiana

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 13 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. Regions Bank did not open any branches and closed two branches (one in a middle-income tract and one in an upper-income tract) in the Shreveport assessment area. The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies or low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

Shreveport, Louisiana

Geographic Distribution of Branches Assessment Area: LA Shreveport

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	1	7.7%	0	0	1	1	0	10	12.0%	7.4%	7.1%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	1	7.7%	0	0	1	1	0	23	27.7%	22.1%	22.8%
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	Total	5	38.5%	0	1	4	3	1	25	30.1%	31.5%	31.7%
	DTO	0		0	0	0						
	LS	0		0	0							
Upper	Total	6	46.2%	0	1	6	6	1	25	30.1%	38.9%	38.4%
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Total	Total	13	100.0%	0	2	12	11	2	83	100.0%	100.0%	100.0%
	DTO	0		0	0	0						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a relatively high level of community development services in the assessment area. During the review period, Regions Bank employees provided 493 hours of service in various capacities for community development organizations, participating in 54 community development service activities. Many of the community development services focused on education, affordable housing, and various other services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered by teaching financial education classes throughout the assessment area. The majority of the students partaking in the classes are eligible for free or reduced-price lunch programs; furthermore, the majority of the schools in which the classes take place are located in low- and moderate-income geographies.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LOUISIANA METROPOLITAN ASSESSMENT AREAS

- **Alexandria Assessment Area (Rapides Parish)**
 - As of December 31, 2011, Regions Bank operated five branches in the assessment area, representing 4.4% of its branches in Louisiana.
 - As of June 30, 2011, the bank had \$142.2 million in deposits in this assessment area, representing a market share of 7.0% and 1.9% of Regions Bank's total deposits in Louisiana.
- **Houma Assessment Area (Lafourche and Terrebonne Parishes)**
 - As of December 31, 2011, Regions Bank operated six branches in the assessment area, representing 5.3% of its branches in Louisiana.
 - As of June 30, 2011, the bank had \$205.1 million in deposits in this assessment area, representing a market share of 4.8% and 2.8% of Regions Bank's total deposits in Louisiana.
- **Lafayette Assessment Area (Lafayette Parish)**
 - As of December 31, 2011, Regions Bank operated four branches in the assessment area, representing 3.5% of its branches in Louisiana.
 - As of June 30, 2011, the bank had \$159.4 million in deposits in this assessment area, representing a market share of 3.2% and 2.2% of Regions Bank's total deposits in Louisiana.
- **New Orleans Assessment Area (Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist and St. Tammany Parishes)**
 - As of December 31, 2011, Regions Bank operated 32 branches in the assessment area, representing 28.1% of its branches in Louisiana.
 - As of June 30, 2011, the bank had \$2.4 billion in deposits in this assessment area, representing a market share of 8.3% and 33.0% of Regions Bank's total deposits in Louisiana.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Alexandria	Consistent	Not Consistent (Above)	Consistent
Houma	Not Consistent (Below)	Not Consistent (Above)	Not Consistent (Above)
Lafayette	Consistent	Not Consistent (Above)	Consistent
New Orleans	Consistent	Not Consistent (Above)	Not Consistent (Above)

Metropolitan Areas (Limited Review)

The Baton Rouge, Monroe, Shreveport, and Southern Louisiana assessment areas received full-scope reviews, and the bank's performance in the Baton Rouge and Shreveport assessment areas was given greater consideration in determining the overall rating for the state. Baton Rouge and Shreveport are two of the bank's largest markets in Louisiana in terms of deposits, loans, and branches. The full-scope areas selected together represent 51.4% of the deposits in the assessment areas in Louisiana as well as 44.70% of the branches. The full-scope assessment areas also represent 50.1% of the HMDA loans and 58.0% of the small business loans in the state. Therefore, the four full-scope assessment areas represent more than half of the deposits and loans and a large portion of branches in the State of Louisiana.

For the lending test, performance was weaker than the bank's performance in the state in one of the limited-scope assessment areas (Houma) and consistent in the bank's performance in the remaining assessment areas (Alexandria, Lafayette and New Orleans). The lower levels of community development loans relative to the bank's operations in the assessment area contributed to weaker performance in the Houma assessment area.

For the investment test, the performance in all four limited-scope assessment areas (Alexandria, Houma, Lafayette and New Orleans) was stronger than the bank's performance in the state due to higher levels of qualified investments relative to the bank's operations in the assessment areas.

For the service test, the performance in two limited-scope assessment areas (Houma and New Orleans) was stronger than the bank's performance in the state. The performance in the remaining two assessment areas (Alexandria and Lafayette) was consistent with the bank's performance in the state.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Southern Louisiana

NON-METROPOLITAN STATEWIDE AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTHERN LOUISIANA ASSESSMENT AREA

The Southern Louisiana assessment area consists of Iberia and St. Mary parishes. The assessment area contains a total of 31 tracts, including two low-income and eight moderate-income tracts. Regions Bank operates seven branches in the Southern Louisiana assessment area, with one located in a moderate-income tract. These branches represent 6.1% of the bank's branches in Louisiana.

Of the 86,664 HMDA loans originated and purchased by Regions Bank, 254 (0.3%) were in the Southern Louisiana assessment area. Of the 107,574 small business loans originated and purchased by Regions Bank, 383 (0.4%) were in the Southern Louisiana assessment area.

Population and Income Characteristics

Iberia and St. Mary parishes are two coastal parishes located in southern Louisiana outside any metropolitan statistical area. The largest city in Iberia Parish is New Iberia; Morgan City is the largest in St. Mary Parish. The assessment area lies just south of the Lafayette, Louisiana MSA.

The population in the two parishes was 127,980 in 2010. Population increased by less than 1% between 2000 and 2010, with the only growth occurring in St. Mary Parish. The two largest cities in the assessment area actually lost population over the last decade.⁵²⁹

For the purposes of this analysis, HUD's median family income for non-metro areas in Louisiana was used. As shown, the median family income increased between 2010 and 2011, from \$44,100 to \$46,300. The median family income in the non-metro areas is well below the median family income for the state of Louisiana, which was \$55,000. The following table provides a breakdown of the estimated annual income based on income classification (i.e., low, moderate, middle and upper).

**Borrower Income Levels
Louisiana State Non-Metro**

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2010	\$44,100	0 - \$22,049	\$22,050 - \$35,279	\$35,280 - \$52,919	\$52,920 - & above
2011	\$46,300	0 - \$23,149	\$23,150 - \$37,039	\$37,040 - \$55,559	\$55,560 - & above

According to US census estimates, the median family income in 2010 in Iberia Parish was \$49,631 and \$46,628 in St. Mary Parish.⁵³⁰

Poverty is a significant concern in the assessment area. 21% of the population in each parish was estimated to live below the federal poverty line in 2010 compared to 18% statewide. The poverty rates in New Iberia and

⁵²⁹ US Census Bureau. Accessed through PolicyMap. (accessed January 10, 2013); available from <http://www.policymap.com>

⁵³⁰ U.S. Census Bureau. Accessed through PolicyMap. (accessed on January 10, 2013); available from <http://www.policymap.com>

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Morgan City were even higher.⁵³¹ Food stamp usage, another indicator of financial distress, has also been increasing in the assessment area. In 2009, 22.6% of the population in Iberia Parish and 23.8% of the population in St. Mary Parish received food stamps compared to 17.9% of the population statewide.⁵³²

Housing Characteristics

The housing market in Southern Louisiana has been impacted by the recent economic downturn, but because the region did not experience a dramatic buildup prior to the recession, the decline has been less pronounced. Home prices did fall starting in 2007, but began to stabilize in 2010. Median home prices in Iberia Parish varied greatly in 2010 and 2011, with monthly figures ranging from \$41,000 to \$167,339. Home prices in St. Mary Parish are much higher and generally more stable, with monthly median housing prices ranging from \$208,000 to \$270,000 over the same two-year period.⁵³³

New home construction and sales have declined. Building permits for single-family homes have fallen by 58% since 2006, and in 2010, only 158 new residential building permits were issued in the assessment area.⁵³⁴ Home sales have also declined but most sharply in St. Mary Parish. In 2011, only 140 residential homes sold in the parish, representing an 89% decline since peak sales in 2006.⁵³⁵ Declining sales and new construction, particularly in St. Mary Parish, will significantly impact demand for any HMDA lending in the assessment area.

Mortgage delinquencies and foreclosures are impacting the economic climate of the region. The percentage of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) increased from 7.2% in January 2010 to 11.9% in December 2011. In St. Mary Parish, 14.7% of mortgages were seriously delinquent at the end of 2011.⁵³⁶

The assessment area is characterized by a much higher rental rate than other rural parishes in the state. This is largely due to the significant number of transitory workers in the agricultural and oil and gas industries that dominate the economy in the region. Approximately 29% of all households were renters in the assessment area in 2010. In New Iberia, 41% of the households were renters in 2010.⁵³⁷ Many of the renters are lower-income, and it is particularly challenging in rural coastal communities to develop affordable rental units.

Employment and Economic Conditions

Southern Louisiana has been hard hit by natural and man-made disasters over the last seven years. Both Iberia and St. Mary parishes were devastated by Hurricanes Rita, Gustave and Ike, and are still rebuilding. The area was also affected by the Deepwater Horizon oil spill and the resulting impact on the oil and gas and fishing industries, which fuel the local economy.

The economic anchors of Iberia and St. Mary parishes are a mix of agriculture and industry. Iberia Parish is primarily agriculture and is the largest producer of sugar cane in Louisiana. Fishing is also a major industry but has been declining as many of the fishermen have been unable to recover from the succession of hurricanes. Food processing is another important sector, and Iberia Parish is home to Avery Island and the Tabasco Food Products. The economy in St. Mary Parish is a bit more industrial, with a significant employment concentration

⁵³¹ U.S. Census Bureau, Accessed through PolicyMap. (accessed on January 10, 2013); available from <http://www.policymap.com>

⁵³² U.S. Census Bureau. Accessed through PolicyMap. (accessed on January 10, 2013); available from <http://www.policymap.com>

⁵³³ Federal Reserve Bank of Atlanta calculations of data provided by CoreLogic.

⁵³⁴ US Census Bureau, Residential Construction Bureau. Accessed through PolicyMap. (accessed on January 10, 2013); available from <http://www.policymap.com>

⁵³⁵ US Census Bureau. Accessed through PolicyMap. (accessed on January 10, 2013); available from <http://www.policymap.com>

⁵³⁶ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

⁵³⁷ US Census Bureau and HUD. Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

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in oil and gas extraction and related support industries like shipbuilding and underwater services.⁵³⁸ 2010 REIS data indicates that primary employment concentrations in the assessment area are mining, manufacturing, construction, transportation, health care, and state and local government.

The region has a number of strategic assets. First, the Port of Iberia, with 5,000 employees and a \$160 million payroll, generates \$1 billion in economic impact for the region. The Port is a regional center for oil and gas services, manufacturing/fabrication, and maintenance and repair. It is estimated that approximately 90% of the 100 businesses in the Port are related to the oil and gas industry and that Port employees commute from seven surrounding parishes.⁵³⁹

Second, the assessment area is strategically located between New Orleans and Houston, with a strong transportation infrastructure. Iberia Parish has intermodal transportation facilities, with the Port of Iberia, Acadiana Regional Airport, and a rail-to-truck facility. These facilities could serve as an important driver of economic diversification, as other types of industry need this transportation access. Economic diversification is a goal for residents in southern Louisiana, given the ongoing threat of hurricanes to the dominant industries in the area. However, the lack of affordable housing and the skill set of the available workforce are two of the challenges limiting diversification.

The unemployment rate in Southern Louisiana has increased significantly and was particularly volatile after the Deepwater Horizon oil spill. Unemployment in St. Mary Parish increased from 4.4% in 2008 to 9.5% in 2010. In Iberia Parish, unemployment increased from 3.9% in 2008 to 7.7% in 2010. The unemployment rate in both parishes declined between 2010 and 2011, though in St. Mary Parish, it is still well above the unemployment rate in the state.⁵⁴⁰

Unemployment Rates

Assessment Area: LA Southern LA

Area	Years - Annualized	
	2010	2011
Iberia Parish	7.7	7.0
St. Mary Parish	9.5	9.2
Louisiana	7.5	7.3

Not Seasonally Adjusted

Competition

According to the June 30, 2011 FDIC Summary of Deposits Report, there were 12 financial institutions operating 52 branches in Iberia and St. Mary parishes. IBERIABANK, which is headquartered in southern Louisiana, held 27.3% of the deposits in the market. Regions Bank was ranked 2nd in deposit market share with 12.3% (\$354.8 million), followed by Whitney Bank with 11.7%. A combination of national banks and local community banks hold the remainder of the deposits in the market.

⁵³⁸ Acadiana Regional Development District. Economic Development Assessment and Evaluation of Iberia and St. Mary Parish, August 2010. (accessed on January 10, 2013); available at: <http://www.ardd.org/LIBRARY/TOPICSdisaster.html>

⁵³⁹ Acadiana Regional Development District. Economic Development Assessment and Evaluation of Iberia and St. Mary Parish, August 2010. (accessed on January 10, 2013); available at: <http://www.ardd.org/LIBRARY/TOPICSdisaster.html>

⁵⁴⁰ Bureau of Labor Statistics

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Regions Bank ranked 5th out of 27 small business loan reporters in 2010 with 8.2% of the loans. Regions significantly increased the number of small business loans in 2011, primarily by purchasing loans. In 2011, Regions was the 2nd ranked small business lender out of 31 reporters with 13.6% of all loans. American Express, MidSouth Bank, Whitney Bank, and Chase are the other leading small business lenders in market.

Regions ranked 5th out of 129 HMDA reporters in 2010 with 5.7% of total loans. Regions Bank's HMDA lending declined in 2011, and the bank was ranked 7th out of 141 lenders with 4.8% of all HMDA loans. Bank of America, IBERIABANK Mortgage, Teche Federal Bank, Community First Bank, Wells Fargo and JPMorgan Chase are the other leading HMDA lenders in the market.

Community Development

According to the Louisiana Housing Corporation 2010 Housing Needs Assessment, affordable rental housing is the most important housing need in the rural, coastal parishes, including Iberia and St. Mary. 75% of the renters with housing problems are classified as very low-income. In addition, as discussed earlier, there is a higher concentration of renters in coastal parishes than in other rural parishes, due to the nature of the economy and the workforce. Many of the workers in the oil and gas and agriculture sectors are younger and more migratory, so temporary rental housing is preferable to this population. However, rising insurance costs, among other factors, are making new rental housing development cost-prohibitive.

The parishes are still rebuilding from the hurricanes, and there are many homes that are in disrepair. There is also a need to remove or renovate blighted properties and to assist low-income homeowners with repairs.⁵⁴¹ Rising insurance costs are also a significant barrier to low-income homeownership and development.

There has been limited investment in subsidized housing in Iberia and St. Mary parishes. Overall, the Louisiana Housing Corporation reports that in 2010, there were 2,284 subsidized units and 717 Section 8 vouchers. The majority of the subsidized units are Low Income Housing Tax Credit (LIHTC) projects (1,107).⁵⁴²

Small businesses play a very important role in the economy of Southern Louisiana. In Iberia Parish, 97% of the businesses qualify as a small business by SBA standards. There have been a number of recovery planning efforts in the region as a result of the hurricanes and the oil spill, and support for small businesses consistently ranks as a top issue. Specifically, community stakeholders have identified the need for more technical assistance services (by expanding the capacity of the Small Business Development Center), access to capital, and a business incubator. Promoting entrepreneurship was another important economic development strategy noted by area residents. Finally, participants in the oil spill recovery planning suggested the need for more coordination of economic development organization and initiatives.⁵⁴³

The financial stability of low- and moderate-income individuals is large concern in Southern Louisiana. Approximately 16% of households in Iberia Parish and 17% of households in St. Mary Parish are unbanked, meaning they have no type of deposit account with a mainstream financial institution. In addition, 33.6% of households in Iberia Parish and 34.5% of households in St. Mary Parish are considered underbanked, meaning

⁵⁴¹ Louisiana Housing Corporation. "Louisiana Housing Needs Assessment 2010" (accessed on November 12, 2012); available at: http://www.lhc.la.gov/downloads/gcr/LHFA_2010_FULLREPORT_f3_14Dec10.pdf

⁵⁴² Louisiana Housing Corporation. "Louisiana Housing Needs Assessment 2010" (accessed on November 12, 2012); available at: http://www.lhc.la.gov/downloads/gcr/LHFA_2010_FULLREPORT_f3_14Dec10.pdf

⁵⁴³ Acadiana Regional Development District. Economic Development Assessment and Evaluation of Iberia and St. Mary's Parish, August 2010. (accessed on January 10, 2013); available at: <http://www.ardd.org/LIBRARY/TOPICSdisaster.html>

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they have a deposit account but they also rely on alternative financial services providers on a regular basis. The unbanked are disproportionately lower-income and minority households.⁵⁴⁴

There are limited resources in the Southern Louisiana area to address the different community development needs. There is a need to expand the nonprofit capacity in the area, or to find external partners, to address the housing and financial stability needs of local residents.

One community contact that served the Southern Louisiana region indicated that the economy was recovering from the Deepwater Horizon oil spill, and tourism and commercial fishing were returning. The contact confirmed that there is a need for more support for affordable housing and small businesses in the region. While the contact thought banks were meeting the basic community needs, she also suggested that they could always do more, and there were many opportunities for banks to get more engaged in the local communities.

Demographic Characteristics by Census Tract

The following table provides demographic characteristics of the bank's assessment area based on the 2000 US census data used to analyze the bank's CRA performance.

⁵⁴⁴ Calculations by CFED of data from 2009 FDIC National Survey of Unbanked and Underbanked Households. (accessed on November 7, 2012); available at: <http://webtools.joinbankon.org/community/search>

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Combined Demographics Report

Assessment Area: LA Southern LA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	6.5	1,309	3.9	591	45.1	8,098	24.4
Moderate-income	8	25.8	6,744	20.3	2,022	30.0	4,641	14.0
Middle-income	11	35.5	13,070	39.4	2,748	21.0	5,707	17.2
Upper-income	9	29.0	12,090	36.4	1,403	11.6	14,767	44.5
Unknown-income	1	3.2	0	0.0	0	0.0	0	0.0
Total Assessment Area	31	100.0	33,213	100.0	6,764	20.4	33,213	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	2,080	1,058	3.2	50.9	725	34.9	297	14.3
Moderate-income	10,482	6,249	19.0	59.6	3,084	29.4	1,149	11.0
Middle-income	19,776	12,833	39.0	64.9	5,073	25.7	1,870	9.5
Upper-income	17,156	12,763	38.8	74.4	2,913	17.0	1,480	8.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	49,494	32,903	100.0	66.5	11,795	23.8	4,796	9.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	145	2.4	137	2.5	4	1.0	4	1.4
Moderate-income	819	13.3	753	13.7	36	9.4	30	10.6
Middle-income	2,808	45.6	2,490	45.3	180	47.0	138	48.9
Upper-income	2,389	38.8	2,116	38.5	163	42.6	110	39.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,161	100.0	5,496	100.0	383	100.0	282	100.0
Percentage of Total Businesses:			89.2		6.2		4.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	1.0	1	1.1	0	0.0	0	0.0
Moderate-income	18	17.8	17	18.9	1	10.0	0	0.0
Middle-income	33	32.7	28	31.1	5	50.0	0	0.0
Upper-income	49	48.5	44	48.9	4	40.0	1	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	101	100.0	90	100.0	10	100.0	1	100.0
Percentage of Total Farms:			89.1		9.9		1.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Southern Louisiana assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes a relatively high level of community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 383 (60.1%) small business loans compared to 254 (39.9%) HMDA loans in the Southern Louisiana assessment area. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating in the assessment area. In total, 0.3% of the bank's total small business and HMDA lending by number of loans and 0.3% by dollar volume totaling \$59.2 million are located in the Southern Louisiana assessment area. The percentage of the bank's total lending at 0.3% is comparable to the percentage of deposits at 0.4% in this area. The bank also originated three community development loans in the Southern Louisiana assessment area. Regions Bank is a major competitor in this market, ranking 7th in HMDA loans and 2nd in small business loans in 2011.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area. For this analysis the geographic distribution of small business and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues such as unemployment and poverty rates, as well as the number of owner-occupied units in the assessment area, were considered. Aggregate lending data was also taken into consideration.

Small Business Loans

Small business lending in low-income tracts is adequate. During the review period, Regions Bank originated three (0.8%) of its small business loans in low-income census tracts, which contain 2.5% of the small businesses in the assessment area. Although the bank's level of lending was low, the aggregate also failed to lend at a level comparable to the demographic. This may suggest that there are limited opportunities for small business lending in low-income tracts. Due to the low level of lending by the bank and the aggregate, minimal weight was given to this area. Regions Bank's performance was less than the aggregate in 2010 and greater than the aggregate in 2011.

Regions Bank's small business lending in moderate-income census tracts is adequate. During the review period, the bank originated 10.7% of its small business loans in moderate-income tracts, which contain 13.7% of the small businesses in the assessment area. In comparison to aggregate data, the bank performed similarly to aggregate in 2010, and slightly below the aggregate in 2011.

The bank's small business lending in middle-income tracts was greater than the percentage of small businesses located in middle-income tracts, while lending in upper-income tracts was slightly less than the percentage of small businesses in upper-income tracts.

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Home Purchase Loans

Home purchase lending in low-income tracts is adequate. During the review period, Regions Bank did not originate any of its home purchase loans in low-income census tracts, which contain only 3.2% of owner-occupied units in the assessment area. Although the bank's level of lending was low, the aggregate also failed to lend at a level comparable to the demographic. This may suggest that there are limited opportunities for home purchase lending in low-income tracts. . Due to the low level of lending by the bank and the aggregate, minimal weight was given to this area. Regions Bank's performance was below the aggregate in 2010 and 2011.

Home purchase lending in moderate-income census tracts is poor. During the review period, Regions Bank originated 7.4% of its home purchase loans in moderate-income census tracts, which contain 19.0% of the owner-occupied units in the assessment area. The bank's performance was slightly greater than the aggregate in 2010 and less than the aggregate in 2011.

The bank's home purchase lending in middle- and upper-income tracts was greater than the percentage of owner-occupied units located in those tracts.

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. During the review period, Regions Bank did not originate any of its home refinance loans in low-income census tracts, which contain only 3.2% of owner-occupied units in the assessment area. Although the bank's level of lending was low, the aggregate also failed to lend at a level comparable to the demographic. This may suggest that there are limited opportunities for home refinance lending in low-income tracts. . Due to the low level of lending by the bank and the aggregate, minimal weight was given to this area. Regions Bank's performance was less than the aggregate in 2010 and 2011.

Home refinance lending in moderate-income census tracts is adequate. During the review period, Regions Bank originated 13.3% of its home refinance loans in moderate-income tracts, which contain 19.0% of the owner-occupied units in the assessment area. The bank's performance was greater than the aggregate in 2010 but was below the aggregate in 2011.

The bank's home refinance lending in middle-income tracts was less than the percentage of owner-occupied units in middle-income tracts, while the bank's home refinance lending in upper-income tracts was greater than the percentage of owner-occupied units in upper-income tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. During the review period, Regions Bank originated one (2.4%) of its home improvement loans in low-income census tracts, which contain only 3.2% of owner-occupied units in the assessment area. Although the bank's level of lending was low, the aggregate also failed to lend at a level comparable to the demographic. This may suggest that there are limited opportunities for home improvement lending in low-income tracts. Due to the low level of lending by the bank and the aggregate, minimal weight was given to this area. Regions Bank's performance was slightly greater than the aggregate in 2010 but was below the aggregate in 2011.

Home improvement lending in moderate-income census tracts is excellent when compared to the percentage of owner-occupied units in these tracts. During the review period, Regions Bank originated 28.6% of its home improvement loan in moderate-income tracts, which contain 19.0% of the assessment area's owner-occupied units. The bank's performance was greater than the aggregate in both 2010 and 2011.

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Regions Bank's home improvement lending in both middle- and upper-income tracts was less than the percentage of owner-occupied units located in these tracts.

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

Regions Bank's borrower distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues, such as local economic conditions, unemployment and poverty rates, were considered, as well as the performance of other banks.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses exceeded the aggregate in 2010 but was less than the aggregate in 2011. The bank originated 31.1% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 89.2%. However, of the 383 small business loans originated during the review period, 190 loans (49.6%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 61.7%, which is still below the percentage of small businesses in the assessment area. However, 80.2% of the 383 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was below the aggregate in 2010 and comparable to the aggregate in 2011.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is poor. The bank made 1.9% of its home purchase loans to low-income borrowers. Low-income families make up 24.4% of the total families in the assessment area. Regions Bank performed below the aggregate in 2010 and similarly to the aggregate in 2011.

Regions Bank's home purchase lending to moderate-income borrowers is adequate. The bank made 13.0% of its home purchase loans to moderate-income borrowers. Moderate-income families make up 14.0% of the total families in the assessment area. Regions Bank performed better than the aggregate in 2010 but below the aggregate in 2011.

The bank's home purchase lending to both middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is adequate. The bank made 2.5% of its home refinance loans to low-income borrowers. Low-income families make up 24.4% of the total families in the assessment area. Regions Bank performed better than the aggregate in 2010 but below the aggregate in 2011.

Regions Bank's home refinance lending to moderate-income borrowers is excellent. The bank made 10.8% of its home refinance loans to moderate-income borrowers, while these families make up 14.0% of the total families in the assessment area. Regions Bank performed better than the aggregate in both 2010 and 2011.

The bank's home refinance lending to middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

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Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. Regions Bank's percentage of loans at 9.5% was less than the percentage of low-income families in the assessment area at 24.4%. The bank's home improvement lending to low-income borrowers was comparable to the aggregate for both 2010 and 2011.

Home improvement lending to moderate-income borrowers is excellent. Regions Bank's percentage of home improvement loans to moderate-income borrowers at 31.0% far exceeded the percentage of moderate-income families in the assessment area at 14.0%. Additionally, the bank's performance was significantly better than the aggregate in both 2010 and 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the Southern Louisiana assessment area. The bank originated three community development loans totaling \$3.6 million during the review period. These loans promoted economic development by financing small farms or supported the development of affordable housing, both of which are responsive to community credit needs. Other local community development needs include but are not limited to neighborhood stabilization, job growth, small business finance and home repair. The bank's community development loan portfolio inside the assessment area exhibits adequate responsiveness to the credit needs of low- and moderate-income individuals and geographies and small businesses.

Investment Test

The bank's investment test performance in the Southern Louisiana assessment area is poor. The bank had one investment for approximately \$500,000 and no current period investments. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Direct investments in the assessment area provided support for community development and affordable housing through HUD bonds. The broader regional investments primarily funded small businesses and startup companies through SBICs. Local community credit needs include but are not limited to small business financing, job creation, affordable housing for low- and moderate-income workers and financial stability for low- and moderate-income residents. The dollar volume of Regions Bank's total investments is not responsive to the identified community needs, given the bank's presence in the assessment area.

The bank also made four contributions totaling \$1,450. In addition, the bank made several contributions to statewide and national organizations that may indirectly benefit the assessment area. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities and economic development.

Service Test

The bank's service test performance in the Southern Louisiana assessment area is poor. Its retail and community development services reflect poor responsiveness to the needs of the Southern Louisiana assessment area.

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Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of Regions Bank's seven branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open or close any branches in the Southern Louisiana assessment area. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

Geographic Distribution of Branches

Assessment Area: LA Southern LA

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			2	6.5%	4.1%	2.4%
	LS	0		0	0							
Moderate	Total	1	14.3%	0	0	1	1	0				
	DTO	0		0	0	0			8	25.8%	20.8%	13.3%
	LS	0		0	0							
Middle	Total	3	42.9%	0	0	3	3	0				
	DTO	0		0	0	0			11	35.5%	40.1%	45.6%
	LS	0		0	0							
Upper	Total	3	42.9%	0	0	3	3	0				
	DTO	0		0	0	0			9	29.0%	35.0%	38.8%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			1	3.2%	0.0%	0.0%
	LS	0		0	0							
Total	Total	7	100.0%	0	0	7	7	0				
	DTO	0		0	0	0			31	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a limited level of community development services in the assessment area, and improvement is needed. During the review period, Regions Bank employees provided 73 service hours for community development organizations, participating in 19 community development services. According to information obtained from community contacts, there are opportunities for financial institutions to participate in community development services in the assessment area. Identified needs in the community include affordable housing, neighborhood stabilization, foreclosure mitigation, and financing and support for small businesses.

Non-Metropolitan Areas (Limited Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE LOUISIANA NON-METROPOLITAN ASSESSMENT AREAS

- **Morehouse Assessment Area (Madison, Morehouse, Richland and West Carroll Parishes)**
 - As of December 31, 2011, Regions Bank operated three branches in the assessment area, representing 2.6% of its branches in Louisiana.
 - As of June 30, 2011, the bank had \$109.8 million in deposits in this assessment area, representing a market share of 12.8% and 1.5% of Regions Bank’s total deposits in Louisiana.
- **Northwest Louisiana Assessment Area (Claiborne, Lincoln and Webster Parishes)**
 - As of December 31, 2011, Regions Bank operated seven branches in the assessment area, representing 6.1% of its branches in Louisiana.
 - As of June 30, 2011, the bank had \$244.4 million in deposits in this assessment area, representing a market share of 13.6% and 3.3% of Regions Bank’s total deposits in Louisiana.
- **St. James Assessment Area (St. James Parish)**
 - As of December 31, 2011, Regions Bank operated two branches in the assessment area, representing 1.8% of its branches in Louisiana.
 - As of June 30, 2011, the bank had \$132.7 million in deposits in this assessment area, representing a market share of 35.7% and 1.8% of Regions Bank’s total deposits in Louisiana.
- **Tangipahoa Assessment Area (Tangipahoa Parish)**
 - As of December 31, 2011, Regions Bank operated four branches in the assessment area, representing 3.5% of its branches in Louisiana.
 - As of June 30, 2011, the bank had \$151.5 million in deposits in this assessment area, representing a market share of 10.1% and 2.1% of Regions Bank’s total deposits in Louisiana.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area’s performance was evaluated and compared with the bank’s performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Morehouse	Consistent	Not Consistent (Above)	Consistent
Northwest Louisiana	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)
St. James	Consistent	Not Consistent (Below)	Consistent
Tangipahoa	Consistent	Not Consistent (Above)	Not Consistent (Above)

Non-Metropolitan Areas (Limited Review)

As stated earlier, the Baton Rouge, Monroe, Shreveport, and Southern Louisiana assessment areas received full-scope reviews, and the bank's performance in the Baton Rouge and Shreveport assessment areas was given greater consideration in determining the overall rating for the state. Baton Rouge and Shreveport are two of the bank's largest markets in Louisiana in terms of deposits, loans, and branches. The full-scope areas selected together represent 51.4% of the deposits in the assessment areas in Louisiana as well as 44.70% of the branches. The full-scope assessment areas also represent 50.1% of the HMDA loans and 58.0% of the small business loans in the state. Therefore, the four full-scope assessment areas represent more than half of the deposits and loans and a large portion of branches in the State of Louisiana.

For the Lending Test, performance was weaker than the bank's performance in the state in one of the limited-scope assessment areas (Northwest Louisiana). The lower levels of community development loans relative to the bank's operations in the assessment area contributed to weaker performance in the Northwest Louisiana assessment area.

For the Investment Test, the performance in two limited-scope assessment areas (Morehouse and Tangipahoa) was stronger than the bank's performance in the state due to higher levels of qualified investments relative to the bank's operations in the assessment areas. The performance in two limited-scope assessment areas (Northwest Louisiana and St. James) was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment areas.

For the Service Test, the performance in two limited-scope assessment areas (Northwest Louisiana and Tangipahoa) was stronger than the bank's performance in the state. The performance in the remaining two assessment areas (Morehouse and St. James) was consistent with the bank's performance in the state.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Mississippi

CRA RATING FOR MISSISSIPPI: **Satisfactory**⁵⁴⁵

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

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

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

Major factors supporting the rating include the following:

- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects good penetration throughout the assessment areas. In addition, the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of community development loans within the assessment areas.
- The bank provides a significant level of qualified community development investments and grants in the assessment areas and is occasionally in a leadership position in response to the community development needs of the assessment areas.
- Retail services are accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides a relatively high level of community development services throughout the assessment areas.

⁵⁴⁵ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Mississippi

SCOPE OF EXAMINATION

Full-scope reviews were conducted for two assessment areas in the State of Mississippi:

- Jackson
- Central Mississippi (non-MSA)

Limited-scope reviews were conducted for the remaining eight assessment areas:

- Gulfport
- Hattiesburg
- Pascagoula
- Northern Mississippi (non-MSA)
- Northwest Mississippi (non-MSA)
- Yazoo-Warren (non-MSA)
- Adams-Wilkinson (non-MSA)
- Southeast Mississippi (non-MSA)

The time period, products and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSISSIPPI

As of December 31, 2011, Regions Bank operated 140 branch offices in Mississippi representing 8.1% of the bank's total branches. As of June 30, 2011, the bank had \$7.0 billion in deposits in Mississippi representing 7.1% of Regions Bank's total deposits. Additionally, as of June 30, 2011, the bank ranked 1st among 104 insured institutions in deposit market share with 15.6% of the deposits within the state. Of the 86,664 HMDA loans originated and purchased by Regions Bank, 6,028 (7.0%) were in Mississippi. Of the 110,902 small business and small farm loans originated and purchased by Regions Bank, 6,276 (5.7%) were in Mississippi.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

The lending test rating for the State of Mississippi is Low Satisfactory. Lending activity reflects adequate responsiveness to assessment area credit needs in both full-scope assessment areas.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendices F-G.

Although Regions Bank is both a small business and HMDA lender, HMDA lending was given greater consideration in determining the lending test rating for Mississippi because the bank originated more HMDA loans by number than small business loans. Additionally, the Jackson assessment area received greater consideration when determining the rating because it holds a greater percentage of the bank's deposits, lending activity, and branch offices in Mississippi than the other full-scope assessment area. Furthermore, fewer than 4% of all loans in Mississippi were small farm loans; therefore, no detailed discussion of small farm loans appears in this report.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of the Mississippi assessment areas. The following table shows lending activity from January 1, 2010, through December 31, 2011.

Mississippi

Statewide Summary of Lending Activity Assessment Areas Located in Mississippi

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	2,048	16.6%	\$272,078	21.6%
HMDA Refinance	3,330	27.1%	\$474,862	37.7%
HMDA Home Improvement	650	5.3%	\$5,290	0.4%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	6,028	49.0%	\$752,230	59.7%
Total Small Business	5,795	47.1%	\$432,564	34.3%
Total Farm	481	3.9%	\$75,271	6.0%
TOTAL LOANS	12,304	100.0%	\$1,260,065	100.0%

Originations and Purchases

Affiliate loans include only loans originated or purchased within the bank's assessment area.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA and small business loans is good. The geographic distribution was good in the Jackson assessment area, while it was considered adequate in the Central Mississippi assessment area.

Overall, the distribution of loans by borrower's income and revenue size of business is adequate. The borrower distribution is considered adequate in both full-scope assessment areas. A detailed discussion of the borrower and geographic distribution of lending for the full-scope assessment areas is included in the next section of this report.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the Mississippi assessment areas. The bank made 120 community development loans totaling \$204.4 million during the review period, which represented 17.7% by number and 14.6% by dollar amount of the bank's community development lending. The majority of the loans were for the purpose of affordable housing. Although the bank is a leader in making community development loans in the Central Mississippi assessment area, it had a low level of community development lending in the Jackson assessment area. More information on community development lending can be found in each full-scope assessment area section.

Investment Test

The investment test rating for the State of Mississippi is High Satisfactory when considering the bank's statewide performance and its overall presence in the state. The bank made significant use of qualified investments and contributions. The bank exhibited excellent responsiveness to credit and community development needs through its investment activities in the Central Mississippi assessment area, while performance in the Jackson assessment area was good.

The bank made 41 qualified investments of approximately \$118.9 million and contributions of \$159,260 within the Mississippi assessment areas. Of the 41 investments, 4 totaling \$20.1 million were current period

Mississippi

investments. Most of the investments provided support for affordable housing through GNMA and FNMA investment instruments and the purchase of Low Income Housing Tax Credits (LIHTCs) or investments in LIHTC funds. The bank also had several prior period community development project investments in community development financial institutions (CDFIs) serving the state. The bank also had investments that benefitted its footprint or a broader regional area that includes Mississippi. The broader regional investments primarily funded small businesses, startup companies, and community revitalization.

The bank is a leader in affordable housing in the state, providing equity investments for 19 LIHTC projects, in addition to investments in several funds that finance LIHTC projects. Several of the LIHTC projects have been part of the Gulf Coast recovery efforts after Hurricane Katrina. For instance, in Pascagoula, Mississippi, a limited-scope assessment area, the bank has invested \$44.6 million in 4 LIHTC projects since 2008.

In addition to the contributions specific to the assessment areas, the bank made statewide contributions of \$21,750 that positively impact all of the bank's assessment areas in the state. These contributions provided support for affordable housing and community services.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area sections.

Service Test

The service test rating is High Satisfactory when considering the bank's statewide performance.

Retail Services

Delivery systems, including ATMs and branch office locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The bank's record of opening and closing of offices has not adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies and/or low- and moderate-income individuals.

Community Development Services

The bank provides a relatively high level of community development services that benefit residents and small businesses of the assessment areas. Out of the two full-scope assessment areas, community development services were good in the Jackson assessment area and adequate in the Central Mississippi assessment area.

Jackson, Mississippi

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JACKSON, MISSISSIPPI ASSESSMENT AREA

The Jackson assessment area consists of four counties: Hinds, Rankin, Madison and Copiah. The assessment area is the majority of the Jackson, Mississippi MSA, which also includes Simpson County. Within the assessment area there are 14 low-, 29 moderate-, 35 middle-, and 32 upper-income tracts. As of December 31, 2011, Regions operated 35 branches in the Jackson assessment area: three in low-income, nine in moderate-income, 10 in middle-income, and 13 in upper-income tracts. The majority of the low- and moderate-income tracts are in the city of Jackson.

The Jackson banking sector is comprised primarily of regional and community banks that are based in Mississippi. Regions is one of the largest banks active in the market and, according to the FDIC's June 30, 2011 Summary of Deposits Report, ranked second in deposit market share, with approximately 26% (\$2.8 billion). There were 24 banks active in the market, operating 213 branches. Trustmark, which is headquartered in Jackson, had the largest market share of deposits, with 35%. BankPlus and BancorpSouth also have significant deposit holdings in the market.

Regions ranked 7th out of 230 HMDA reporters in 2010 with 4% of total loans. HMDA lending in the assessment area declined by 18% between 2010 and 2011, and while Regions Bank's HMDA lending also declined, the bank maintained 4% of all loans. Trustmark was the leading HMDA lender in the market in 2011, followed by Wells Fargo Bank, BancorpSouth and BankPlus. Regions ranked 4th out of 56 small business loan reporters in 2010 with 10% of the loans. Small business lending in the market increased in 2011, and Regions was ranked 3rd with 15% of total loans. American Express Bank, Trustmark and BankPlus were the other leading small business lenders in the market.

Demographic Characteristics

Jackson is the state capital and the largest city in Mississippi, with a population of 173,500. The population in the assessment area grew by almost 9% between 2000 and 2010, exceeding the growth rate for the state of 4.3%. However, the city of Jackson and Hinds County have been losing population, and all of the population growth has been occurring in the surrounding Madison and Rankin counties. Between 2000 and 2010, the population in Hinds County declined by 2.2%, and in Jackson, by 5.7%. During the same time period, population increased by 22.8% in Rankin County and 27.5% in Madison County. However, Hinds County still accounts for approximately 48% of the total population in the assessment area, which was 511,554 in 2010.⁵⁴⁶

The following table provides demographic characteristics of the bank's assessment area based on the 2000 U.S. census data used to analyze the bank's CRA performance.

⁵⁴⁶ US Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

Jackson, Mississippi

Combined Demographics Report

Assessment Area: MS Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	14	12.7	7,412	6.1	2,740	37.0	27,509	22.7	
Moderate-income	29	26.4	28,104	23.2	7,133	25.4	19,414	16.0	
Middle-income	35	31.8	44,771	36.9	4,517	10.1	23,303	19.2	
Upper-income	32	29.1	40,955	33.8	1,778	4.3	51,016	42.1	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	110	100.0	121,242	100.0	16,168	13.3	121,242	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	14,232	4,866	4.1	34.2	6,930	48.7	2,436	17.1	
Moderate-income	45,229	22,693	19.2	50.2	17,950	39.7	4,586	10.1	
Middle-income	66,171	45,727	38.8	69.1	16,054	24.3	4,390	6.6	
Upper-income	59,607	44,710	37.9	75.0	11,550	19.4	3,347	5.6	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	185,239	117,996	100.0	63.7	52,484	28.3	14,759	8.0	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	2,080	7.8	1,729	7.3	183	12.8	168	13.1	
Moderate-income	5,502	20.8	4,937	20.8	314	21.9	251	19.6	
Middle-income	8,546	32.2	7,827	32.9	379	26.4	340	26.6	
Upper-income	10,378	39.2	9,299	39.1	559	39.0	520	40.7	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	26,506	100.0	23,792	100.0	1,435	100.0	1,279	100.0	
Percentage of Total Businesses:			89.8		5.4		4.8		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	7	1.4	7	1.5	0	0.0	0	0.0	
Moderate-income	45	9.1	43	9.0	2	20.0	0	0.0	
Middle-income	310	63.0	303	63.1	6	60.0	1	50.0	
Upper-income	130	26.4	127	26.5	2	20.0	1	50.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	492	100.0	480	100.0	10	100.0	2	100.0	
Percentage of Total Farms:			97.6		2.0		.4		

Based on 2010 D&B information according to 2000 Census Boundaries.

Jackson, Mississippi

Income Characteristics

Median family income in the Jackson MSA is higher than the median family income for the state, which was \$48,000 in 2011. For this analysis, HUD's median family income for the MSA is used. As shown, the median family income increased slightly between 2010 and 2011, from \$57,400 to \$58,000. The following table provides a breakdown of the estimated annual income based on income classification (i.e., low, moderate, middle and upper).

Borrower Income Levels
Jackson, MS MSA

HUD Estimated Median Family Income		Low			Moderate		Middle		Upper				
		0	-	49.99%	50%	-	79.99%	80%	-	119.99%	120%	-	& above
2010	\$57,400	0	-	\$28,699	\$28,700	-	\$45,919	\$45,920	-	\$68,879	\$68,880	-	& above
2011	\$58,000	0	-	\$28,999	\$29,000	-	\$46,399	\$46,400	-	\$69,599	\$69,600	-	& above

There is significant variation in the median family income across the assessment area. According to U.S. census estimates for 2006-2010, income is lowest in the city of Jackson (\$41,570) and highest in Madison County (\$73,140).

Mississippi is historically one of the poorest states in the country, and poverty is a significant concern in several communities within the assessment area. In Hinds County, 22% of the population and 26% of the population in Jackson was estimated to live below the federal poverty line in 2009. Copiah County also had a high poverty rate of 22.6%. Another indicator of financial distress is food stamp utilization, and in Hinds County, 24% of the population received food stamps in 2009.⁵⁴⁷ The shift in population and income out of the urban center into the suburban areas will impact overall lending patterns and community development opportunities in the assessment area.

Housing Characteristics

The Jackson housing market weakened during the economic downturn, but the challenges were very different throughout the assessment area. Home prices in Hinds County, and particularly Jackson, are much lower than in surrounding Madison and Rankin counties. The stronger housing market in Madison County is driven primarily by the Nissan plant, located in Canton. The housing market in Jackson has also been decimated by high foreclosure inventories and a rising number of delinquent mortgages.

According to the Jackson, Mississippi Association of Realtors, home prices declined but show some sign of stabilization. The median home price in the three-county core of the Jackson MSA (Hinds, Rankin and Madison) increased from \$139,900 in 2010 to \$145,900 in 2012. Housing prices in Copiah County have also started to recover though prices remain much lower than elsewhere in the MSA. There is a wide range in housing prices in the assessment area, from a low of \$68,900 in Copiah County to \$209,000 in Madison County. In Hinds County, the median sales price in 2012 was \$87,750, representing a 19% increase over the previous year.⁵⁴⁸

⁵⁴⁷ U.S. Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

⁵⁴⁸ Jackson Association of Realtors, "2011 and 2012 Annual Report on Jackson's 7-County Regional Housing Market." (accessed on January 16, 2013); available at: <http://jacksonrealtor.com/members/resources/frequently-requested-documents.aspx>

Jackson, Mississippi

New home construction in the assessment area has declined, with building permits for single-family residential units falling by 66% between 2006 and 2011. The decline in new construction was most pronounced in Rankin County, where building permits fell by 77%. In 2011, 1,182 single-family permits were issued in the assessment area.⁵⁴⁹ Home sales have also declined throughout the assessment area, but started rising again in 2011 in Rankin and Madison counties. In Hinds and Copiah counties, sales continued to decline through 2012.⁵⁵⁰

Foreclosures are a significant problem in the assessment area, and particularly in Hinds and Copiah counties. The percentage of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) in the assessment area has increased from 8.0% in January 2010 to 13.2% in December 2011.⁵⁵¹ In Hinds County, the percentage of mortgages that are considered seriously delinquent has increased to over 17%. Statewide, only 1.6% of mortgages were seriously delinquent at the end of 2011. According to the City of Jackson Neighborhood Stabilization Program application, the high rate of foreclosure activity in Jackson was driven by subprime lending and investors purchasing and subsequently abandoning homes in aging neighborhoods. As a result, vacant and blighted homes are posing a challenge to neighborhood revitalization in Jackson.⁵⁵²

The homeownership rate has declined in all counties in the assessment area since 2000, but over 70% of households are still homeowners in Madison, Rankin and Copiah counties. The majority of the rental activity is in Jackson, where 47% of households were renters in 2010. Housing is still considered relatively affordable in Hinds and Copiah counties, but in Rankin and Madison counties, fewer than 31% of the housing units were considered affordable for a family earning less than 80% of the area median income in 2009. However, renter affordability is a concern. In Jackson, almost 80% of renters earning less than \$20,000 and 63% of renters earning less than \$50,000 were considered cost burdened, meaning their gross rent represented more than 30% of their household income.⁵⁵³

Employment and Economic Conditions

Because Jackson is the state capital, the region is a center for government, legal and financial activity. The local economy has also been strengthened by the expanding automobile manufacturing sector, led by Nissan, which operates a plant in Canton (in Madison County). Other economic drivers in the region include the health care sector and the concentration of higher education institutions.

Government is the largest employment sector in the region, but the overall MSA has a fairly diverse economic base. There are significant employment concentrations in manufacturing, retail, health care and social services, accommodation and food services, administration and waste services, and other services. Construction is also an important source of employment in the MSA, though as a result of the recession, there has been significant job loss in the sector. The state government, with over 31,000 employees, is the largest employer in the region. Other major employers include the University of Mississippi Medical Center, the US government, Nissan, and the Jackson and Rankin County school districts.⁵⁵⁴

⁵⁴⁹ US Census Bureau, Residential Construction Bureau. Accessed through PolicyMap. (accessed on January 10, 2013); available from <http://www.policymap.com>

⁵⁵⁰ Jackson Association of Realtors, "2011 and 2012 Annual Report on Jackson's 7-County Regional Housing Market." (accessed on January 16, 2013); available at: <http://jacksonrealtor.com/members/resources/frequently-requested-documents.aspx>

⁵⁵¹ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

⁵⁵² City of Jackson, Planning Services. "NSP Application and Quarterly Reports." (accessed on January 16, 2013); available at: <http://www.jacksonms.gov/government/planning/planning>

⁵⁵³ US Census Bureau and HUD. Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

⁵⁵⁴ Greater Jackson Alliance. (accessed on January 17, 2013); available at: http://www.greaterjacksonms.com/index.php/industry_information/business_lists

Jackson, Mississippi

The Jackson MSA economy experienced relatively steady growth between 2000 and 2007 but like most metro areas, the economy suffered during the national recession. Unemployment started to rise in 2007 in all counties in the assessment area and peaked in 2010, with the exception of Copiah County. As shown the table below, there is wide variation across the counties, with unemployment highest in Hinds and Copiah counties. Overall, unemployment in the MSA was relatively stable between 2010 and 2011, and in all counties other than Copiah, the unemployment rate is below the statewide average. The presence of the government along with the number of hospitals and higher education institutions gives the region some economic stability, even during challenging years. However, the heavy dependence on public sector employment is also a risk in light of the continued threat of state budget cuts.

Unemployment Rates

Assessment Area: MS Jackson

Area	Years - Annualized	
	2010	2011
Jackson MSA	8.4	8.4
Copiah County	11.1	11.9
Hinds County	9.5	9.5
Madison County	7.5	7.4
Rankin County	6.7	6.6
Mississippi	10.5	10.7

Not Seasonally Adjusted

The Nissan plant has fueled significant growth in the automobile manufacturing sector in the Jackson MSA and has helped create many higher paying jobs. Since the plant was opened in 2003, Nissan has invested over \$2.6 billion and now employs more than 5,000. When the plant was opened, it produced just one car line, and it is now up to seven.⁵⁵⁵ Nissan continues to target the plant for investment and expansion. Nissan's presence has also encouraged more auto suppliers to invest in the area, making it a critical economic anchor for the MSA.

The Greater Jackson Area has seen a number of other economic investments in the past few years. In 2011, Lockheed Martin announced a \$5 million investment that will create 350 new jobs, and Unified Brands announced a \$1 million investment that will create 45 new jobs. However, the region has had a number of closures or layoff announcements, including DG Foods, a food processing plant in Copiah County that eliminated over 160 jobs. Johnson Controls, an auto parts manufacturer, closed its plant in 2011, eliminating over 260 jobs, and the Mississippi Department of Human Services laid off 150.⁵⁵⁶

⁵⁵⁵ Nissan-Canton. "Quick Facts" (accessed on January 17, 2013); available at: <http://www.nissan-canton.com/news-center.html#quickfacts>

⁵⁵⁶ Greater Jackson Alliance. WARN Reports (closures and layoffs). (accessed on January 17, 2013); available at: http://www.greaterjacksonms.com/index.php/industry_information/business_lists

Jackson, Mississippi

The Greater Jackson Chamber Partnership recently released Vision 2011, a 10-year strategic plan to guide long-term planning and economic development efforts for the region. The plan focuses on “Creating Places, Wealth, Talent and Connections” as the crucial components for a more vibrant region. From an economic development perspective, the plan focuses on health care and aerospace as significant opportunities for the region. Other targeted sectors include distribution, food processing, general and advanced manufacturing, and information technology. There are a number of initiatives already underway that create a foundation for the economic development planning, including the Mississippi Healthcare Corridor. The Mississippi Healthcare Corridor is a large-scale redevelopment project of a major thoroughfare across the city into a regional and national destination for health care, as well as creating new commercial, residential and recreational space.

Another focus area in the long-range plan is a more vibrant downtown Jackson and an effort to spur more investment in declining neighborhoods and new housing opportunities. While Jackson has struggled with population and income loss, over \$500 million has been invested in new projects in the downtown area since 2005, and another \$2.0 billion in projects are underway or in the planning stages. Some of the projects completed to date are mixed-use developments with housing and retail, new and renovated federal buildings, new office space, and hotels. A \$100 million investment in a new entertainment district is underway along with plans for a \$1.1 billion redevelopment project of a 14-block area. The downtown Jackson area appears poised for significant growth, but to date, that growth is not targeting the lower-income neighborhoods.

Community Contacts and Community Development Opportunities

Most community development activity in the assessment area is in Jackson, and there are numerous opportunities to support low- and moderate-income communities and individuals. As discussed earlier, the city of Jackson has a problem with a rising number of foreclosures and mortgage delinquencies, as well as the impact of blighted abandoned properties in low-income communities. The high rates of foreclosures and mortgage delinquencies indicate that there is still a great need for foreclosure prevention counseling and investments in organizations that are helping victims of foreclosure find housing and get back on sound financial footing. There is also a need for more affordable rental housing, particularly since so many of the renters in Jackson are already considered cost burdened.

To help stabilize some of the impacted neighborhoods in Jackson, the city received a direct allocation of about \$3.1 million in Neighborhood Stabilization Program (NSP) funds as well as some additional funds through the state. These funds were used primarily to purchase and rehabilitate homes for affordable rental or homeownership. The city is working with Habitat for Humanity and the Voices of Calvary Ministries to implement the NSP program, and as of the end of 2012, all of the funds had been dispersed.

Mississippi is historically one of the very poorest states in the country, and the economic security of its residents is a significant issue. Over 20% of the state’s population lives in poverty according to the 2010 census. While the Jackson MSA has experienced some growth, it still faces the same challenges in helping the lowest income residents improve their financial condition. There are widespread efforts to encourage more education (from pre-k, K-12, technical schools and higher education) and to improve the overall workforce development system.⁵⁵⁷

There are a number of efforts in the Jackson area to encourage lower-income individuals to stop using high-cost financial service providers and to help these individuals build some financial security. In the Jackson MSA, 12.8% of households are unbanked, meaning they have no type of deposit account with a mainstream financial institution. In addition, 24.7% of households are considered underbanked, meaning they have a deposit account

⁵⁵⁷ Mississippi Economic Policy Center. (accessed on January 17, 2013); available at: <http://mepconline.org/category/policy-areas/income-working-families>

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but they also rely on alternative financial services providers on a regular basis. In city of Jackson, the numbers are much higher. Almost 19% of households are unbanked and 30% are underbanked. The unbanked are disproportionately lower-income and minority households.⁵⁵⁸ Several local financial institutions (including two that are also community development financial institutions) have designed new products, outreach and financial education to address the needs of the unbanked. Several nonprofits operate matched-savings account programs for low- and moderate-income individuals, and most recently, a new national pilot initiative was launched in several Mississippi cities, including Jackson, to help low-income children start saving for college.

A community contact that specializes in financial access and community development financing stated that access to affordable financial products was a critical need throughout Mississippi. Banks have either closed branches or shifted away from consumer lending, leaving a void in retail and consumer banking products in some low-wealth or high-minority communities. The contact stated this was an issue in both urban and rural areas. There are some local community banks and credit unions trying to serve these communities that the larger banks have vacated, but the closure of bank branches in some communities has created a real hardship.

The contact said that banks were somewhat engaged in community development efforts, but there were many opportunities for them to increase their involvement. One of the specific areas of need is more capital for community development financial institutions and greater support for alternative financial services that are filling the void in lower-income communities. There is also a need for more support of equity funds for developing Low Income Housing Tax Credit projects and general operating support for nonprofit organizations. Overall, the contact indicated that banks were not very innovative and were not taking a leadership role in addressing the community development needs in lower-income communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance is adequate. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes a low level of community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 2,119 (59.3%) small business loans compared to 1,454 (40.7%) HMDA loans in the Jackson assessment area. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating in the assessment area. The Jackson assessment area contains 1.8% of the bank's small business and HMDA lending by number of loans and 1.7% by dollar volume totaling \$386.9 million. In comparison, 2.9% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

The geographic distribution of lending in the Jackson assessment area is good. For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was

⁵⁵⁸ Calculations by CFED of data from 2009 FDIC National Survey of Unbanked and Underbanked Households. (accessed on November 7, 2012); available at: <http://webtools.joinbankon.org/community/search>

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compared with available demographic information. Performance context issues, such as the unemployment and poverty rates, the level of owner-occupied units, and the number of small businesses in low- and moderate-income census tracts, were issues considered when assessing the bank's performance. In addition, the performance of the aggregate lenders was considered when assessing the bank's performance.

Small Business Loans

Regions Bank's small business lending in low-income census tracts is good. During the review period, Regions Bank originated 8.2% of its small business loans in low-income tracts, which contain 7.3% of the small businesses in the assessment area. The bank's performance also exceeded the aggregate in both 2010 and 2011.

Regions Bank's small business lending in moderate-income tracts is also good. During the review period, Regions Bank originated 15.6% of its small business loans in moderate-income census tracts, which contain 20.8% of the small businesses in the assessment area. Additionally, the bank's performance was greater than the aggregate in both 2010 and 2011.

Home Purchase Loans

Home purchase lending in low-income census tracts is adequate. Regions Bank originated three (0.7%) home purchase loans in low-income tracts, which contain 4.1% of the owner-occupied units. Although the aggregate did not originate home purchase loans at a level comparable to the percentage of owner-occupied units in low-income census tracts, Regions Bank's performance was comparable to the aggregate in 2010 and slightly greater than the aggregate in 2011. Due to the low level of activity, this rating was given minimal weighting when considering the overall geographic distribution.

Home purchase lending in moderate-income census tracts is adequate. Regions Bank originated 6.3% of its home purchase loans in moderate-income tracts, which contain 19.2% of the owner-occupied units. However, it appears that the aggregate also had low penetration of home purchase loans in moderate-income census tracts as well, indicating limited opportunity for home purchase lending in these tracts. Nonetheless, the bank's performance was slightly below the aggregate in 2010 and greater than the aggregate in 2011.

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Refinance Loans

Home refinance lending in low-income census tracts is adequate. Regions Bank originated two (0.2%) home refinance loans in low-income tracts, which contain 4.1% of the owner-occupied units. However, it appears that the aggregate also had low penetration of home refinance loans in low-income census tracts as well, indicating limited opportunity for home refinance lending in these tracts. The bank's two loans were originated in 2010 and the bank's performance was equal to the aggregate. However, the bank originated no home refinance loans in low-income census tracts in 2011. Due to the low level of activity, this rating was given minimal weighting when considering the overall geographic distribution.

Home refinance lending in moderate-income census tracts is adequate. During the review period, Regions Bank originated 5.3% of its refinance loans in moderate-income census tracts, which contain 19.2% of the owner-occupied units in the assessment area. Although the aggregate did not originate home refinance loans at a level comparable to the percentage of owner-occupied units in moderate-income census tracts, Regions Bank's performance was similar to the aggregate in 2010 and greater than the aggregate in 2011.

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The bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Regions Bank's home improvement lending in low-income census tracts is excellent when compared to the percentage of owner-occupied units in these tracts and to the aggregate performance. During the review period, Regions Bank originated 5.8% of its home improvement loans in low-income tracts, which contain 4.1% of the owner-occupied units in the assessment area. Additionally, Regions Bank's performance exceeded the aggregate in both 2010 and 2011.

Regions Bank's home improvement lending in moderate-income census tracts is good when compared to the percentage of owner-occupied units in these tracts and to the aggregate performance. During the review period, Regions Bank originated 25.1% of its home improvement loans in moderate-income tracts, which contain 19.2% of the owner-occupied units in the assessment area. Additionally, Regions Bank's performance exceeded the aggregate in 2010 and was comparable to the aggregate in 2011.

The bank's home improvement lending in both middle-income and upper-income tracts was less than the percentage of owner-occupied units in these tracts.

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

Regions Bank's borrower distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the distribution of HMDA lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Small Business Lending

Considering the bank's performance when compared to demographic and aggregate data, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses exceeded the aggregate in 2010 but was less than aggregate in 2011. The bank originated 29.1% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 89.8%. However, of the 2,119 small business loans originated during the review period, 1,158 (54.6%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 64.2%, which was still less than the percentage of small businesses in the Jackson assessment area. However, 1,827 (86.2%) of the 2,119 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in 2010 and slightly greater than the aggregate in 2011.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is adequate. The bank made 6.1% of its home purchase loans to low-income borrowers. Low-income families make up 22.7% of total families in the assessment area. Regions Bank's performance was similar to the aggregate in 2010 but less than the aggregate in 2011.

Home purchase lending to moderate-income borrowers is good. At 21.7%, the bank's percentage of home purchase lending to moderate-income borrowers exceeded the percentage of moderate-income families in the assessment area at 16.0%. Regions Bank's performance was greater than aggregate in both 2010 and 2011.

The bank's home purchase lending to middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

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Home Refinance Loans

The bank's home refinance lending to low-income borrowers is good. The bank made 4.9% of its refinance loans to low-income borrowers. Low-income families make up 22.7% of total families in the assessment area. However, the bank's performance was greater than the aggregate in both 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is also good. The bank's percentage of home refinance lending to moderate-income borrowers at 13.4% was less than the percentage of moderate-income families in the assessment area at 16.0%. However, Regions Bank's performance was greater than aggregate in both 2010 and 2011.

The bank's refinance lending to middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. Regions Bank's percentage of loans at 13.5% was less than the percentage of low-income families in the assessment area at 22.7%. However, the bank's lending to low-income borrowers was greater than the aggregate performance in 2010 and less than aggregate in 2011.

Home improvement lending to moderate-income borrowers is excellent. Regions Bank's percentage of home improvement loans to moderate-income borrowers at 31.6% far exceeded the percentage of moderate-income families in the assessment area at 16.0%. Additionally, the bank's performance was greater than the aggregate in both 2010 and 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while the lending to upper-income borrowers was less than the percentage of upper-income families.

Community Development Lending

Regions Bank makes a low level of community development loans in the Jackson assessment area. The bank originated four community development loans totaling \$3.8 million during the review period. Two of the loans supported affordable housing by providing financing for a Low Income Housing Tax Credit (LIHTC), single-family residential development with 45 affordable units restricted to low- and moderate-income individuals in Canton, Mississippi. Two loans promoted economic development by financing small businesses, one of which was to a nonprofit organization that provides non-traditional financing and technical assistance to small businesses that are typically unable to obtain credit through traditional channels. Local community development needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization resulting from elevated foreclosure rates, downtown revitalization, and small business finance. The bank's loans exhibit an adequate level of responsiveness to community credit needs, but the number and dollar amounts are poor given the bank's presence in the market.

Investment Test

The bank's performance in the Jackson assessment area under the investment test is good. The bank had 20 investments totaling \$8.6 million, including one current period investment of \$5.3 million. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Direct investments in the assessment area provided support for affordable housing through LIHTC projects, investing in funds that

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finance LIHTC projects and FNMA and GNMA investment instruments. The assessment area was also positively impacted by several prior period community development program investments in regional CDFIs. The broader regional investments primarily funded small businesses and startup companies through SBICs. Local community development credit needs include but are not limited to financing for community and neighborhood revitalization due to elevated foreclosure and unemployment rates, affordable housing for low- and moderate-income individuals, small business finance, job creation, and household financial stability. The dollar volume of Regions Bank's current and total investments exhibits responsiveness to some of the identified community needs, given the bank's presence in the assessment area.

The bank also made 36 contributions totaling \$84,842. In addition, the bank made several contributions to statewide and national organizations that benefit the assessment area. Contributions were given primarily to organizations involved in economic development, affordable housing and provision of community services targeted to low- and moderate-income individuals and communities.

Regions Bank's investment portfolio and contributions are responsive to several of the identified community development needs. Examples include the following:

- LIHTCs, including one current period project totaling 45 units that provides housing affordable to low- and moderate-income residents;
- A contribution to support a major revitalization plan for the urban core of Jackson, Mississippi;
- Several contributions to support small businesses, including financial support for small business workshops and donations to a nonprofit organization that provides nontraditional lending for women business owners; and
- Contributions to nonprofit organizations that provide financial and homeownership counseling for low- and moderate-income individuals.

Service Test

The bank's service test performance in the Jackson assessment area is good. Its retail and community development services reflect good responsiveness to the needs of the Jackson assessment area.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 35 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. Regions Bank did not open any branches and closed one branch (located in a middle-income tract) in the Jackson assessment area. The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies or low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area. Extended hours are offered at the majority of the bank's branches, including those located in low- and moderate-income geographies.

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Geographic Distribution of Branches

Assessment Area: MS Jackson

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	3	8.6%	0	0	3	1	0	14	12.7%	6.9%	7.8%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	9	25.7%	0	0	8	7	0	29	26.4%	23.8%	20.8%
	DTO	0		0	0							
	LS	0		0	0							
Middle	Total	10	28.6%	0	1	10	9	0	35	31.8%	36.2%	32.2%
	DTO	0		0	0							
	LS	0		0	0							
Upper	Total	13	37.1%	0	0	13	13	1	32	29.1%	33.0%	39.2%
	DTO	0		0	0							
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0							
	LS	0		0	0							
Total	Total	35	100.0%	0	1	34	30	1	110	100.0%	100.0%	100.0%
	DTO	0		0	0							
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a relatively high level of community development services in the assessment area. During the review period, Regions Bank employees provided 1,563 service hours in various capacities for community development organizations, by participating in 203 different service activities. Many of the community development services focused on education and affordable housing for community organizations that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered several hours by providing services to an organization whose mission is to provide low- and moderate-income individuals with safe and affordable neighborhoods.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE MISSISSIPPI METROPOLITAN ASSESSMENT AREAS

- **Gulfport Assessment Area (Hancock and Harrison Counties)**
 - As of December 31, 2011, Regions Bank operated nine branches in the assessment area, representing 6.4% of its branches in Mississippi.
 - As of June 30, 2011, the bank had \$208.7 million in deposits in this assessment area, representing a market share of 5.9% and 3.0% of Regions Bank’s total deposits in Mississippi.
- **Hattiesburg Assessment Area (Forrest and Lamar Counties)**
 - As of December 31, 2011, Regions Bank operated seven branches in the assessment area, representing 5.0% of its branches in Mississippi.
 - As of June 30, 2011, the bank had \$335.7 million in deposits in this assessment area, representing a market share of 14.1% and 4.8% of Regions Bank’s total deposits in Mississippi.
- **Pascagoula Assessment Area (Jackson County)**
 - As of December 31, 2011, Regions Bank operated two branches in the assessment area, representing 1.4% of its branches in Mississippi.
 - As of June 30, 2011, the bank had \$83.8 million in deposits in this assessment area, representing a market share of 5.2% and 1.2% of Regions Bank’s total deposits in Mississippi.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area’s performance was evaluated and compared with the bank’s performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Gulfport	Consistent	Not Consistent (Above)	Not Consistent (Above)
Hattiesburg	Consistent	Not Consistent (Below)	Consistent
Pascagoula	Not Consistent (Above)	Not Consistent (Above)	Consistent

The Central Mississippi and Jackson assessment areas received full-scope reviews, and the bank’s performance in the Jackson assessment area was given greater consideration in determining the overall rating for the state. Jackson is by far the bank’s largest market in Mississippi in terms of deposits, loans, and branches. The full-scope areas selected together represent 53.1% of the deposits in the assessment areas in Mississippi as well as 42.9% of the branches. The full-scope assessment areas also represent 38.8% of the HMDA loans and 52.1% of the small business loans in the state. Therefore, the two full-scope assessment areas represent more than half of the deposits and a large portion of the branches and loans in the State of Mississippi.

Metropolitan Areas (Limited Review)

For the Lending Test, performance was stronger than the bank's performance in the state in one of the limited-scope assessment areas (Pascagoula) and consistent with the bank's performance in the remaining limited-scope assessment areas (Gulfport and Hattiesburg).

For the Investment Test, the performance in two limited-scope assessment areas (Gulfport and Pascagoula) was stronger than the bank's performance in the state due to higher levels of qualified investments relative to the bank's operations in the assessment areas. The performance in the Hattiesburg limited-scope assessment areas was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment area.

For the Service Test, the performance in one limited-scope assessment area (Gulfport) was stronger than the bank's performance in the state, while the performance in the other two assessment areas was consistent with the bank's performance in the state.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Central Mississippi

NON-METROPOLITAN STATEWIDE AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CENTRAL MISSISSIPPI ASSESSMENT AREA

The Central Mississippi assessment area includes the following 11 counties: Attalla, Choctaw, Clay, Lowndes, Montgomery, Oktibbeha, Webster, Winston, Lauderdale, Neshoba and Newton. There are 74 census tracts in the assessment area, including 15 low- or moderate-income tracts. As of December 31, 2011, Regions Bank operated 25 branch offices in the Central Mississippi assessment area representing 17.9% of the branches in the Mississippi assessment areas. The bank has two branches in low-income census tracts and four in moderate-income census tracts; five branches border at least one low- or moderate-income census tract.

The Central Mississippi assessment area is an active banking market where Regions Bank is a market share leader. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 20 financial institutions operating 140 branch locations with a total of \$5 billion in deposits inside the assessment area. Regions Bank ranked 1st with deposit market share of 17.8% (\$883 million). Cadence Bank had the second largest deposit share at 13.5%, followed by Citizens National Bank of Meridian, at 11.1%.

Regions Bank is also a lending leader inside the assessment area. In 2010, the bank ranked 3rd out of 46 small business and small farm loan reporters by originating 9.8% of all loans. In 2011, the bank ranked 1st out of 50 reporters with 12.9% of all loans. From 2010 to 2011, the bank increased its loans from 418 to 586, through the purchase of small business loans. For HMDA lending, Regions Bank ranked 3rd in 2010 and 2011 with 6.5% and 6.4% of all HMDA loans, respectively. Loan production decreased from 471 units in 2010 to 413 units in 2011. BancorpSouth Bank was consistently the top ranked HMDA lender in the assessment area.

Demographic Characteristics

The population of the Central Mississippi assessment area is not growing. According to census data, the population of the assessment area in 2000 was 327,212 people, representing 11.5% of the total statewide population. From 2000 to 2010, the assessment area population increased by only 0.3%, while the statewide population grew by 4.3%. Additionally, the assessment area experienced population declines from 2005 to 2010, with net migration declining, on average, by nearly 1,000 people per year during this time period. Net migration is defined as the number of in-migrant households, less the number of out-migrant households and is determined by comparing the addresses of in-migrant and out-migrant federal tax returns for a particular year.⁵⁵⁹

The table below shows selected demographic information for the Central Mississippi assessment area.

⁵⁵⁹ Internal Revenue Service. Statistics of Income – Migration Data. (accessed July 29, 2012); available from <http://www.irs.gov/taxstats/article/0,,id=212683,00.html>.

Central Mississippi

Combined Demographics Report

Assessment Area: MS Central MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	4.1	2,080	2.4	1,107	53.2	19,775	22.9
Moderate-income	12	16.2	10,199	11.8	3,308	32.4	12,633	14.6
Middle-income	47	63.5	55,788	64.7	9,442	16.9	15,768	18.3
Upper-income	12	16.2	18,180	21.1	1,585	8.7	38,071	44.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	74	100.0	86,247	100.0	15,442	17.9	86,247	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	4,085	1,437	1.6	35.2	2,086	51.1	562	13.8
Moderate-income	16,808	8,530	9.8	50.7	6,424	38.2	1,854	11.0
Middle-income	87,677	59,543	68.3	67.9	19,039	21.7	9,095	10.4
Upper-income	28,451	17,708	20.3	62.2	8,510	29.9	2,233	7.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	137,021	87,218	100.0	63.7	36,059	26.3	13,744	10.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	909	5.8	760	5.3	80	11.4	69	10.2
Moderate-income	2,334	15.0	2,066	14.5	156	22.3	112	16.6
Middle-income	9,259	59.4	8,519	59.9	345	49.4	395	58.4
Upper-income	3,086	19.8	2,868	20.2	118	16.9	100	14.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	15,588	100.0	14,213	100.0	699	100.0	676	100.0
Percentage of Total Businesses:			91.2		4.5		4.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	0.6	3	0.6	0	0.0	0	0.0
Moderate-income	41	8.2	38	7.9	3	25.0	0	0.0
Middle-income	398	79.9	389	80.4	8	66.7	1	50.0
Upper-income	56	11.2	54	11.2	1	8.3	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	498	100.0	484	100.0	12	100.0	2	100.0
Percentage of Total Farms:			97.2		2.4		.4	

Based on 2010 D&B information according to 2000 Census Boundaries.

Central Mississippi

Income Characteristics

Food stamp usage in the assessment area is also on the rise. From 2000 to 2009, the percentage of assessment area residents receiving food stamps increased by 94.7%, which was comparable to the statewide rate. As of 2009, more than 19% of the statewide population was on food stamps while eight of the 11 counties in the assessment area exceeded 20%, and more than 28% of Clay County residents used food stamps.⁵⁶⁰ Additionally, from 2000 to 2009, the estimated percentage of people living in poverty in the assessment area increased by 4.2%, which was below the increase at the state level of 10.2%. However, when comparing the increase in the percentage of people living in poverty to the marginal population increase inside the assessment area and the percentage of people accessing food stamp benefits during the same time period, it becomes evident that an increasing number of assessment area residents have lower incomes, forcing them to rely on government assistance to meet basic needs.

Participation in the free or reduced price lunch program can also be used to understand the income characteristics of the population. The program is typically offered to students of low- or moderate-income means. As of 2010, there were 20 school districts inside the Central Mississippi assessment area, and each district had more than 50% of students participating in the lunch program. Half of the districts had more than 75% of students participating in the program, which is another indicator that many families have reduced incomes and need to rely on government assistance to meet some of their daily financial obligations.⁵⁶¹

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following chart sets forth the estimated median family income for the years 2010 and 2011 for the non-metro areas in Mississippi. It provides a range of the estimated annual family income for each income category (low, moderate, middle and upper) and shows that the median income for the non-metro areas declined from 2010 to 2011 by \$800, or nearly 2%.

**Borrower Income Levels
Mississippi State Non-Metro**

HUD Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2010	\$42,400	0 - \$21,199	\$21,200 - \$33,919	\$33,920 - \$50,879	\$50,880 - & above
2011	\$41,600	0 - \$20,799	\$20,800 - \$33,279	\$33,280 - \$49,919	\$49,920 - & above

Housing Characteristics

The Central Mississippi housing market moves in tandem with the broader, statewide market. From 2000 to 2009, the median value of an owner-occupied home inside the assessment area increased between 25 and 50% based on census data estimates, compared to the state of Mississippi, which increased by 41.3%. The two most populous counties in the assessment area, Lauderdale and Lowndes, experienced increases of 29% and 35%, respectively. Between 2005 and 2009, all but two counties in the assessment had an estimated median value lower than the state median value of \$91,400, which was significantly below the national median value of \$185,400.⁵⁶²

⁵⁶⁰ US Census Bureau. Quick Facts. (accessed on July 29, 2012.); available from <http://quickfacts.census.gov/qfd/index.html>.

⁵⁶¹ National Center for Education Statistics. Common Core Data. (accessed on September 5, 2012); available from <http://nces.ed.gov/ccd/>.

⁵⁶² US Census. Accessed via Policy Map. (accessed on September 5, 2012); available from www.policymap.com

Central Mississippi

Census data shows that there were 137,021 housing units in the assessment area in 2000, of which 63.7% were owner-occupied, 26.3% were rental units, and 10.0% were vacant. While a majority of the assessment area's housing units were owner-occupied, a disproportionately higher percentage of housing units in low- and moderate-income tracts were rental units or vacant, indicating reduced opportunities for mortgage origination in these geographies. The median age of housing stock across the assessment area was 26 years, but this figure increased to 39 years in low-income tracts and 33 years in moderate-income tracts. Housing permits are on the decline, with single-family permits declining by 61% between 2006 and 2011. The reduction in multi-family permits was more dramatic, declining 90% from their peak in 2007, to 2011.⁵⁶³

Mortgage delinquencies and lack of loan demand have also had an impact on the local housing market. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, rose from 6.1% in January 2010 to 10.5% in December 2011. Furthermore, HMDA data for the assessment area show that demand for home purchase loans of owner-occupied, one- to four-family dwellings continues to be weak, declining from a high of 2,418 loans in 2006 to 1,251 loans in 2010.⁵⁶⁴ Refinance activity, on the other hand, did not decline as drastically, likely due to the current low interest rate environment.

Employment and Economic Conditions

The economy of the Central Mississippi assessment area is relatively stable, but activity is limited. Lauderdale County has the largest number of workers in the 11-county assessment area, followed by Oktibbeha and Neshoba counties. In Lauderdale County, the largest private sector employment industries are health care and social services, retail trade, and accommodation and food services, which account for 46% of private sector employment. Government is the largest employment industry, employing more than 8,200 people. Meridian is the county seat of Lauderdale County and is home to several large employers, including Peavey Electronics, Avery Dennison Corporation, Atlas Roofing Company, and Sara Lee Bakery Corporation.

In January 2011, the State of Mississippi released its Blueprint Mississippi 2011, presented as an objective review of Mississippi's economic opportunities with recommended actions for putting Mississippi in the place of greatest opportunity. This was a statewide, public-private partnership that resulted in a final report outlining nine goals. Of significance to this analysis are two goals relating to workforce development and one addressing increased availability of financial capital. Workforce development is a primary focus of the business community in and around the assessment area, and these sections in the report assert the importance of workforce development at the state level as an economic development strategy. Under the heading of increasing the availability of financial capital, the report recommends the development of tools and incentives to increase capital to support minority and rural businesses, specifically mentioning the Mississippi banking community in conjunction with the SBA as key partners in this effort.⁵⁶⁵

Mississippi has multiple SBA Historically Underutilized Business (HUB) zones across the state and in the assessment area. The HUBZone Program creates economic development through government contracting opportunities in geographic regions that have been historically underutilized as business zones. Nationally in Fiscal Year 2010, businesses in the HUBZone program were awarded approximately \$12 billion in prime contracting, including approximately \$3 billion in HUBZone set-asides. In Fiscal Year 2011, Mississippi HUBZone firms were awarded more than \$98.3 million.⁵⁶⁶

⁵⁶³ US Census Bureau. Census Manufacturing, Mining and Construction Statistics. (accessed on September 5, 2012); available from <http://www.census.gov/const/www/permitsindex.html>.

⁵⁶⁴ FFIEC. Home Mortgage Disclosure Act. (accessed on September 5, 2012.); available from <http://www.ffiec.gov/hmda/>.

⁵⁶⁵ Blueprint Mississippi. Blueprint Mississippi 2011 Report. (accessed on September 5, 2012.); available from <http://www.msmecc.com/index.php/activities/blueprint-mississippi>.

⁵⁶⁶ SBA.Gov. SBA Mississippi HUBZone Program. (accessed on September 5, 2012): available from <http://www.sba.gov/content/sba-mississippi-hubzone-program-outreach-event>.

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One current boost to the local economy is the construction of a new gasification plant by Mississippi Power in Kemper County, which is adjacent to the assessment area. The power company reports that its investment in this facility will greatly expand local tax revenue and create approximately 300 permanent jobs from the plant mine operations, which will include the hiring of skilled workers from the local area. Additionally, about 1,000 jobs will be created during construction, with as many as 2,000 workers at the peak of construction.⁵⁶⁷

Agriculture is also an important part of the regional economy. Webster County contains the largest percentage of farm workers at 10% of total employment. Montgomery and Choctaw counties, both of which are adjacent to Webster County, have more than 8% of their respective workforce employed in the farming industry.⁵⁶⁸ Cotton farming in particular has seen a recent surge in interest due to favorable conditions. Area farmers have reported successful harvests of the crop in recent years, and a state-of-the-art cotton gin is being constructed in nearby Noxubee County that will provide employment opportunities and generate economic activity through trucking, sales and other related services.⁵⁶⁹

Workforce reductions have also had an impact on the assessment area. Employers that have engaged in workforce reductions include a maker of military vehicles that laid off more than 300 employees in 2009 from a production facility in Clay County.⁵⁷⁰ The nonpartisan, nonprofit Mississippi Economic Policy Center reports that in July 2012, the state of Mississippi had 77,100 fewer jobs than when employment peaked before the recession in February 2008. As a result, the statewide unemployment rate remains over 10% since peaking in January 2010 at 11.9%. Many of the individual counties in the assessment area are encountering even greater unemployment challenges, with Clay and Winston Counties experiencing unemployment rates greater than 15% in 2011.

The following chart shows unemployment rates for the assessment area relevant to the State of Mississippi for 2010 and 2011.

⁵⁶⁷ Mississippi Power. Facts and FAQs. (accessed on September 5, 2012); available from <http://www.mississippipower.com/kemper/facts-and-faqs.asp>.

⁵⁶⁸ REIS

⁵⁶⁹ Delta Farm Press. In East Mississippi, Irrigation and Cotton Acres on the Increase. (accessed on September 5, 2012.); available from <http://deltafarmpress.com/cotton/east-mississippi-irrigation-and-cotton-acres-increase>.

⁵⁷⁰ Forbes.com. The Weekly Layoff Report: Mississippi Blues. (accessed on September 5, 2012); available from <http://www.forbes.com/2009/10/02/layoff-tracker-unemployment-careers-leadership-report.html>.

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Unemployment Rates

Assessment Area: MS Central MS

Area	Years - Annualized	
	2010	2011
Attala County	14.0	13.1
Choctaw County	12.7	11.6
Clay County	19.5	18.7
Lauderdale County	11.0	11.2
Lowndes County	12.2	11.6
Montgomery County	14.0	13.3
Neshoba County	9.3	8.7
Newton County	10.2	10.0
Oktibbeha County	11.0	10.9
Webster County	14.5	13.8
Winston County	18.1	15.1
Mississippi	10.5	10.7

Not Seasonally Adjusted

Although the unemployment rates across the assessment area are decreasing, they remain high relative to the state and nation. And while housing values have maintained relative stability in recent years, local and statewide median home sale prices declined from 2010 to 2011, and building permit activity remained at low levels. Combined with elevated mortgage delinquencies and weak loan demand, the local economy remains fragile and will likely need continued strategic development initiatives to maintain stability and eventually increase the pace of recovery.

Community Contacts and Community Development Opportunities

One community contact specializing in regional business development and entrepreneurship was interviewed for the Central Mississippi assessment area and indicated the need for workforce development activities. Current initiatives are underway to match workforce skills with industry needs, with a particular focus on preparing youth for high tech jobs with local businesses. The contact noted that while economic conditions are generally stable, many area businesses have adopted a wait and see approach before engaging in new investments. Generally speaking, access to capital was noted as not being an issue based on the contact's conversations with local businesses. Farming and agriculture were also noted as growing segments of the economy.

The State of Mississippi received a significant allocation of funds under the federal government's Neighborhood Stabilization Program (NSP). The funds are available to help stabilize communities hard hit by the foreclosure crisis. Mississippi received \$43.1 million under the NSP1 allocation process and \$5 million under NSP3. The NSP1 funds are being used for multiple projects across the state, including home buyer assistance for communities inside the assessment area. Under this program, one-time down payment assistance

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grants are being offered to individuals and families whose incomes are 120% or less of the area median income to assist with purchasing abandoned and/or foreclosed homes.⁵⁷¹

There are 38 certified community development financial institutions (CDFIs) located in Mississippi, the majority of which are banks, credit unions, or depository institution holding companies. There are also several CDFIs operating revolving loan funds for small business development across the state, one of which is located inside the assessment area. Other community development opportunities include participation in the Low Income Housing Tax Credit (LIHTC) Program, which provides an estimated \$6.4 million in tax credits to the state of Mississippi in 2012 for the provision of affordable housing.⁵⁷²

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank is a leader in making community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 896 (50.3%) small business loans compared to 884 (49.7%) HMDA loans in the Central Mississippi assessment area. Therefore, small business lending and HMDA lending were considered equally in determining the bank's lending test rating in the assessment area. The Central Mississippi assessment area contains 0.9% of the bank's small business and HMDA lending by number of loans and 0.8% by dollar volume, totaling \$169.2 million. In comparison, 0.9% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

The geographic distribution of lending in the Central Mississippi assessment area is adequate. For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues, such as the unemployment and poverty rates, the level of owner-occupied units, and the number of small businesses in low- and moderate-income census tracts, were issues considered when assessing the bank's performance. In addition, the performance of the aggregate lenders was considered when assessing the bank's performance.

Home Purchase Loans

Home purchase lending in low-income census tracts is adequate. Regions Bank originated no home purchase loans in low-income tracts, which contain 1.6% of the owner-occupied units. However, the aggregate as also unable to lend at a level comparable to the demographic in low-income census tracts, indicating limited opportunity for home purchase lending in these tracts. Therefore, the bank's performance was given minimal weight in determining the overall geographic distribution of loans.

⁵⁷¹ US Department of Housing and Development. "Neighborhood Stabilization Program, NSP Grantees" (accessed on August 29, 2012); available from: <http://hudnshelp.info/index.cfm?do=viewGranteeAreaResults>.

⁵⁷² Novogradac and Company LLP. "Affordable Housing Resource Center" (accessed on August 29, 2012); available from http://www.novoco.com/low_income_housing/lihtc/federal_lihtc.php.

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Home purchase lending in moderate-income tracts is poor. During the review period, Regions Bank originated 4.0% of its home purchase loans in moderate-income census tracts, which contain 9.8% of the owner-occupied units in the assessment area. Regions Bank's performance was less than the aggregate in 2010 and slightly below the aggregate in 2011.

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while the lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Refinance Loans

Home refinance lending in low-income census tracts is adequate. Regions Bank originated no home refinance loans in low-income tracts, which contain 1.6% of the owner-occupied units. However, the aggregate as also unable to lend at a level comparable to the demographic in low-income census tracts, indicating limited opportunity for home refinance lending in these tracts. Therefore, the bank's performance was given minimal weight in determining the overall geographic distribution of loans.

Home refinance lending in moderate-income census tracts is adequate. During the review period, Regions Bank originated 5.4% of its refinance loans in moderate-income census tracts, which contain 9.8% of the owner-occupied units in the assessment area. Regions Bank's performance was less than the aggregate in both 2010 and 2011.

The bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while the lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Home improvement lending in low-income census tracts is adequate. Regions Bank originated one home improvement loan in a low-income tract. Although it appears that the aggregate also had low penetration of home improvement loans in low-income census tracts, its level of lending was comparable to the percentage of owner-occupied units in the low-income census tracts. Therefore, the bank's performance was given minimal weight in determining the overall geographic distribution of loans.

Home improvement lending in moderate-income tracts is poor. During the review period, Regions Bank originated six (5.5%) of its home improvement loans in moderate-income census tracts, which contain 9.8% of the owner-occupied units in the assessment area. The aggregate originated home improvement loans at a level comparable to or greater than the percentage of owner-occupied units in moderate-income census tracts in 2010 and 2011, respectively. Regions Bank's performance was below the aggregate in both 2010 and 2011.

The bank's home improvement lending in both middle-income and upper-income tracts was greater than the percentage of owner-occupied units in these tracts.

Small Business Loans

Regions Bank's small business lending in low-income tracts is adequate. During the review period, Regions Bank originated 3.8% of its small business loans in low-income census tracts, which contain 5.3% of the small businesses in the assessment area. The bank's performance was less than the aggregate in both 2010 and 2011.

Regions Bank's small business lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 10.0% of its small business loans in moderate-income census tracts, which contain

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14.5% of the small businesses in the assessment area. However, the bank's performance was less than the aggregate in both 2010 and 2011.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts, while the lending in upper-income tracts was greater than the percentage of small businesses.

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

Regions Bank's borrower distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the distribution of HMDA lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is adequate. The bank made 4.6% of its home purchase loans to low-income borrowers. Low-income families make up 22.9% of total families in the assessment area. Regions Bank's performance was greater than the aggregate in both 2010 and 2011.

Home purchase lending to moderate-income borrowers is good. At 14.0%, the bank's percentage of home purchase lending to moderate-income borrowers was similar to the percentage of moderate-income families in the assessment area at 14.6%. Regions Bank's performance was slightly greater than aggregate in both 2010 and 2011.

The bank's home purchase lending to middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is adequate. The bank's percentage of home refinance lending to low-income borrowers at 3.4% was less than the percentage of low-income families in the assessment area at 22.9%. Regions Bank's performance was similar to the aggregate in 2010 and greater than the aggregate in 2011.

The bank's home refinance lending to moderate-income borrowers is good. The bank's percentage of home refinance lending to moderate-income borrowers at 9.2% was less than the percentage of moderate-income families in the assessment area at 14.6%. However, Regions Bank's performance exceeded the aggregate in both 2010 and 2011.

The bank's home refinance lending to middle-income borrowers was slightly less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. Regions Bank's percentage of home improvement loans at 14.5% was less than the percentage of low-income families in the assessment area at 22.9%. However, the bank's performance was greater than the aggregate in 2010 and less than the aggregate in 2011.

Home improvement lending to moderate-income borrowers is adequate. Regions Bank's percentage of loans at 15.5% was greater than the percentage of moderate-income families in the assessment area at 14.6%. The

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bank's lending to moderate-income borrowers was less than the aggregate performance in 2010 and greater than aggregate in 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Small Business Lending

Considering the bank's performance when compared to demographic and aggregate data, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses exceeded the aggregate in 2010 but was less than aggregate in 2011. The bank originated 41.4% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 91.2%. However, of the 896 small business loans originated during the review period, 377 (42.1%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 71.5%, which was still less than the percentage of small businesses in the Central Mississippi assessment area. However, 768 (85.7%) of the 896 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was below the aggregate in both 2010 and 2011.

Community Development Lending

Regions Bank is a leader in making community development loans in the Central Mississippi assessment area. The bank originated 25 community development loans totaling \$96.7 million during the review period. The majority of the loans revitalize and/or stabilize low- and moderate-income geographies, promote economic development by financing small farms or finance affordable housing for low- and moderate-income individuals, all of which are responsive to local community credit needs. Workforce development, job growth and small business finance are also important community development needs for the local area. The bank's community development loan portfolio exhibits excellent responsiveness to the credit needs of low- and moderate-income individuals and small businesses/small farms. The number and the dollar amount of loans are excellent, and a higher level of innovativeness is present in some of the transactions.

Examples of community development lending include the following:

- Four loans for \$8 million to support multi-family LIHTC affordable housing, resulting in the development of 36 units restricted to tenants making up to 60% of the area median income;
- Multiple loans to a loan consortium dedicated to assisting developers in the construction or development of residential housing in Mississippi for low- and moderate-income individuals;
- Numerous loans that promote economic development by financing small farms; and
- Multiple loans that support job growth and community stabilization by financing farms located in or adjacent to low- and moderate-income geographies, designated disaster areas and/or the West-Central Mississippi Renewal Community.

Investment Test

The bank's performance in the Central Mississippi assessment area under the investment test is excellent. The bank had eight investments totaling \$27.8 million, including three current period investments totaling \$14.8 million. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. Direct investments in the assessment area provided support for affordable housing by providing equity for LIHTC projects or investing in funds that finance LIHTC projects. The bank has provided direct investments in LIHTC projects to support 355 units of housing affordable to low- and moderate-income

Central Mississippi

individuals. The assessment area was also positively impacted by several community development program investments in statewide CDFIs. The broader regional investments primarily funded small businesses and startup companies through SBICs. Local community development credit needs include but are not limited to financing for small business and small farms, job creation, affordable housing for low- and moderate-income individuals, and household financial stability. The dollar volume of Regions Bank's current and total investments exhibits excellent responsiveness to some of the identified community needs, given the bank's presence in the assessment area.

The bank also made 14 contributions totaling \$24,687. In addition, the bank made several contributions to statewide and national organizations that benefit the assessment area. Contributions were given primarily to organizations involved in economic development and provision of community services targeted to low- and moderate-income individuals and communities.

Service Test

The bank's service test performance in the Central Mississippi assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the Central Mississippi assessment area.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 25 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. Regions Bank did not open any branches and closed two branches (one in a moderate-income tract and one in a middle-income tract) in the Central Mississippi assessment area. The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies or low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

Central Mississippi

Geographic Distribution of Branches

Assessment Area: MS Central MS

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	2	8.0%	0	0	2	0	0	3	4.1%	2.8%	5.8%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	4	16.0%	0	1	4	0	0	12	16.2%	12.1%	15.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	Total	15	60.0%	0	1	12	0	0	47	63.5%	63.8%	59.4%
	DTO	2		0	0	2						
	LS	0		0	0							
Upper	Total	4	16.0%	0	0	3	0	1	12	16.2%	21.3%	19.8%
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Total	Total	25	100.0%	0	2	21	0	1	74	100.0%	100.0%	100.0%
	DTO	2		0	0	2						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides an adequate level of community development services in the assessment area. During the review period, Regions Bank employees provided 223 service hours in various capacities for community development organizations, by participating in 20 different service activities. Many of the community development services focused on education and affordable housing that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered by providing financial education to low- and moderate-income individuals who qualified for no-interest mortgages.

Non-Metropolitan Areas (Limited Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MISSISSIPPI NON-METROPOLITAN ASSESSMENT AREAS

- **Adams-Wilkinson Assessment Area (Adams and Wilkinson Counties)**
 - As of December 31, 2011, Regions Bank operated four branches in the assessment area, representing 2.9% of its branches in Mississippi.
 - As of June 30, 2011, the bank had \$467.6 million in deposits in this assessment area, representing a market share of 45.2% and 6.7% of Regions Bank's total deposits in Mississippi.
- **Northern Mississippi Assessment Area (Alcorn, Benton, Tippah, Union, Lee, Prentiss, Calhoun, Chickasaw, Grenada, Lafayette, Panola and Yalobusha Counties)**
 - As of December 31, 2011, Regions Bank operated 21 branches in the assessment area, representing 15.0% of its branches in Mississippi.
 - As of June 30, 2011, the bank had \$911.9 million in deposits in this assessment area, representing a market share of 15.7% and 13.0% of Regions Bank's total deposits in Mississippi.
- **Northwest Mississippi Assessment Area (Bolivar, Coahoma, Leflore, Sunflower, Tallahatchie and Washington Counties)**
 - As of December 31, 2011, Regions Bank operated 17 branches in the assessment area, representing 12.1% of its branches in Mississippi.
 - As of June 30, 2011, the bank had \$456.4 million in deposits in this assessment area, representing a market share of 15.7% and 6.5% of Regions Bank's total deposits in Mississippi.
- **Southeast Mississippi Assessment Area (Lawrence, Lincoln, Pike, Covington, Jefferson Davis, Jones, Marion, Pearl River and Wayne Counties)**
 - As of December 31, 2011, Regions Bank operated 16 branches in the assessment area, representing 11.4% of its branches in Mississippi.
 - As of June 30, 2011, the bank had \$649.0 million in deposits in this assessment area, representing a market share of 15.0% and 9.2% of Regions Bank's total deposits in Mississippi.
- **Yazoo-Warren Assessment Area (Yazoo and Warren Counties)**
 - As of December 31, 2011, Regions Bank operated four branches in the assessment area, representing 2.9% of its branches in Mississippi.
 - As of June 30, 2011, the bank had \$179.1 million in deposits in this assessment area, representing a market share of 17.5% and 2.6% of Regions Bank's total deposits in Mississippi.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Non-Metropolitan Areas (Limited Review)

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Adams-Wilkinson	Consistent	Not Consistent (Below)	Not Consistent (Below)
Northern Mississippi	Not Consistent (Above)	Not Consistent (Below)	Consistent
Northwest Mississippi	Not Consistent (Above)	Not Consistent (Below)	Not Consistent (Below)
Southeast Mississippi	Consistent	Not Consistent (Above)	Not Consistent (Below)
Yazoo-Warren	Not Consistent (Above)	Not Consistent (Below)	Not Consistent (Below)

As stated earlier, the Central Mississippi and Jackson assessment areas received full-scope reviews, and the bank's performance in the Jackson assessment area was given greater consideration in determining the overall rating for the state. Jackson is by far the bank's largest market in Mississippi in terms of deposits, loans, and branches. The full-scope areas selected together represent 53.1% of the deposits in the assessment areas in Mississippi as well as 42.9% of the branches. The full-scope assessment areas also represent 38.8% of the HMDA loans and 52.1% of the small business loans in the state. Therefore, the two full-scope assessment areas represent more than half of the deposits and a large portion of the branches and loans in the State of Mississippi.

For the Lending Test, performance was stronger than the bank's performance in the state in three of the limited-scope assessment areas (Northern Mississippi, Northwest Mississippi, and Yazoo-Warren) and consistent in the remaining limited-scope assessment areas (Adams-Wilkinson and Southeast Mississippi).

For the Investment Test, the performance in the Southeast Mississippi limited-scope assessment area was stronger than the bank's performance in the state due to higher levels of qualified investments relative to the bank's operations in the assessment area. The performance in four limited-scope assessment areas (Adams-Wilkinson, Northern Mississippi, Northwest Mississippi and Yazoo-Warren) was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment areas.

For the Service Test, the performance in four limited-scope assessment areas (Adams-Wilkinson, Northwest Mississippi, Southeast Mississippi and Yazoo-Warren) was weaker than the bank's performance in the state. Weaker performance in the four assessment areas was primarily attributable to fewer community development services, while the accessibility of delivery services was an additional factor in the Adams-Wilkinson and Southeast Missouri assessment areas. The performance in the Northern Mississippi assessment area was consistent with the bank's performance in the state.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Missouri

CRA RATING FOR MISSOURI: Satisfactory⁵⁷³

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas. In addition, the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a low level of community development loans within the assessment areas.
- The bank provides an adequate level of qualified community development investments and grants in the assessment areas although rarely in a leadership position in response to the community development needs of the assessment areas.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides an adequate level of community development services throughout the assessment areas.

⁵⁷³ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Missouri

SCOPE OF EXAMINATION

Full-scope reviews were conducted for two assessment areas in the State of Missouri:

- St. Genevieve-Perry (non-MSA)
- Southeast Missouri (non-MSA)

Limited-scope reviews were conducted for the remaining seven assessment areas:

- Cape Girardeau
- Central Missouri (non-MSA)
- Columbia
- Jefferson City
- Lawrence (non-MSA)
- Springfield
- Taney (non-MSA)

The time period, products and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSOURI

As of December 31, 2011, Regions Bank operated 33 branch offices in Missouri representing 1.9% of the bank's total branches. As of June 30, 2011, the bank had \$753.3 million in deposits in Missouri representing 0.8% of Regions Bank's total deposits. Additionally, as of June 30, 2011, the bank ranked 7th among 382 insured institutions in deposit market share, with 1.8% of the deposits within the state. Of the 86,664 HMDA loans originated and purchased by Regions Bank, 1,459 (1.7%) were in Missouri. Of the 110,902 small business and small farm loans originated and purchased by Regions Bank, 744 (0.7%) were in Missouri.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

The lending test performance in Missouri is Low Satisfactory. Lending activity reflects adequate responsiveness to assessment area credit needs in both the Southeast Missouri and St. Genevieve-Perry assessment areas.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendices F-G.

Although Regions Bank is both a small business and HMDA lender, HMDA lending was given greater consideration in determining the lending test rating for Missouri because the bank originated more HMDA loans by number than small business loans. Additionally, the Southeast Missouri assessment area received slightly greater consideration when determining the rating because it holds a greater percentage of the bank's deposits and branch offices in the state of Missouri than the other full-scope assessment area. Furthermore, Regions Bank originated only 98 small farm loans in Missouri during the review period; therefore, no detailed discussion of these loans is included in this section of the report.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of the Missouri assessment areas. The following table shows lending activity from January 1, 2010, through December 31, 2011.

Missouri

Statewide Summary of Lending Activity Assessment Areas Located in Missouri

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	351	15.9%	\$42,702	18.8%
HMDA Refinance	1,051	47.7%	\$127,850	56.2%
HMDA Home Improvement	57	2.6%	\$576	0.3%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	1,459	66.2%	\$171,128	75.2%
Total Small Business	646	29.3%	\$45,199	19.9%
Total Farm	98	4.4%	\$11,122	4.9%
TOTAL LOANS	2,203	100.0%	\$227,449	100.0%

Originations and Purchases

Affiliate loans include only loans originated or purchased within the bank's assessment area.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA and small business loans is adequate. The geographic distribution was adequate in the Southeast Missouri assessment area. Although there are no low- or moderate-income census tracts in the St. Genevieve-Perry assessment area, an evaluation of the geographic distribution was conducted based on lending in middle- and upper-income tracts. The bank's geographic distribution performance in St. Genevieve-Perry was adequate.

Overall, the distribution of loans by borrower's income and revenue size of business is adequate. The borrower distribution is considered good in St. Genevieve-Perry, while it is considered adequate in Southeast Missouri. A detailed discussion of the borrower and geographic distribution of lending for the full-scope assessment areas is included in the next section of this report.

Community Development Lending

Regions Bank makes a low level of community development loans in the Missouri assessment areas. The bank made one community development loan for \$1.2 million during the review period, which represented 0.1% by number and 0.1% by dollar amount of the bank's community development lending. The one loan promoted economic development and was originated in the Southeast Missouri assessment area. There was no community development lending in the St. Genevieve-Perry assessment area. More information on community development lending can be found in each full-scope assessment area section.

Investment Test

The investment test rating for the State of Missouri is Low Satisfactory when considering the bank's statewide performance and its overall presence in the state. The bank made adequate use of qualified investments and contributions and exhibited adequate responsiveness to credit and community development needs through its investment activities in the Southeast Missouri assessment area, although performance in St. Genevieve-Perry was poor.

Missouri

The bank made 11 qualified investments of approximately \$5.3 million and contributions of \$11,350 within the Missouri assessment areas. Of the 11 investments, 2 totaling \$3.6 million were current period investments. Most of the investments provided support for affordable housing through HUD bonds, GNMA investment instruments and the purchase of Low Income Housing Tax Credits (LIHTCs) or investments in LIHTC funds. The bank also had investments that benefitted a broader regional area that includes Missouri. The broader regional investments primarily funded small businesses and startup companies through investments in SBICs. The bank also made contributions to national organizations that may provide indirect benefit to low- and moderate-income individuals or communities within the Missouri assessment areas.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area sections.

Service Test

The service test rating is High Satisfactory when considering the bank's statewide performance in Missouri.

Retail Services

Delivery systems, including ATMs and branch office locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of offices has generally not adversely affected the accessibility of the bank's delivery systems, including to low- and moderate-income geographies and/or low- and moderate-income individuals.

Community Development Services

The bank provides an adequate level of community development services that benefit residents and small businesses of the assessment areas. Out of the two full-scope assessment areas, community development services were good in the Southeast Missouri assessment area and poor in the St. Genevieve-Perry assessment area.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MISSOURI METROPOLITAN ASSESSMENT AREAS

- **Cape Girardeau Assessment Area (Cape Girardeau County)**
 - As of December 31, 2011, Regions Bank operated four branches in the assessment area, representing 12.1% of its branches in Missouri.
 - As of June 30, 2011, the bank had \$168.7 million in deposits in this assessment area, representing a market share of 10.8% and 22.4% of Regions Bank's total deposits in Missouri.
- **Columbia Assessment Area (Boone County)**
 - As of December 31, 2011, Regions Bank operated four branches in the assessment area, representing 12.1% of its branches in Missouri.
 - As of June 30, 2011, the bank had \$69.1 million in deposits in this assessment area, representing a market share of 2.5% and 9.2% of Regions Bank's total deposits in Missouri.
- **Jefferson City Assessment Area (Callaway and Cole Counties)**
 - As of December 31, 2011, Regions Bank operated two branches in the assessment area, representing 6.1% of its branches in Missouri.
 - As of June 30, 2011, the bank had \$48.3 million in deposits in this assessment area, representing a market share of 1.4% and 6.4% of Regions Bank's total deposits in Missouri.
- **Springfield Assessment Area (Christian, Greene and Polk Counties)**
 - As of December 31, 2011, Regions Bank operated six branches in the assessment area, representing 18.2% of its branches in Missouri.
 - As of June 30, 2011, the bank had \$107.3 million in deposits in this assessment area, representing a market share of 1.6% and 14.2% of Regions Bank's total deposits in Missouri.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Cape Girardeau	Not Consistent (Below)	Not Consistent (Above)	Consistent
Columbia	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Jefferson City	Not Consistent (Below)	Not Consistent (Below)	Consistent
Springfield	Not Consistent (Below)	Consistent	Not Consistent (Below)

Metropolitan Areas (Limited Review)

The Southeast Missouri and St. Genevieve-Perry assessment areas received full-scope reviews, and the bank's performance in both the Southeast Missouri and St. Genevieve-Perry assessment areas were given similar consideration in determining the overall rating for the state. Southeast Missouri is one of the bank's largest markets in Missouri in terms of deposits, loans, and branches. The full-scope areas selected together represent 28.0% of the deposits in the assessment areas in Missouri as well as 27.3% of the branches. The full-scope assessment areas also represent 22.1% of the HMDA loans and 32.3% of the small business loans in the state. Therefore, the two full-scope assessment areas represent a large portion of the deposits, branches and loans in the State of Missouri.

For the Lending Test, performance in all four limited-scope assessment areas was weaker than the bank's performance in the state. Weaker performance was attributable to the geographic distribution of loans and lower levels of community development loans relative to the bank's operations in the assessment areas.

For the Investment Test, the performance in the Cape Girardeau limited-scope assessment area was stronger than the bank's performance in the state due to higher levels of qualified investments relative to the bank's operations in the assessment area. The performance in two limited-scope assessment areas (Columbia and Jefferson City) was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment areas. The performance in the Springfield limited-scope assessment area was consistent with the bank's performance in the state.

For the Service Test, the performance in two limited-scope assessment areas (Cape Girardeau and Jefferson City) was consistent with the bank's performance in the state. The performance in both the Columbia and Springfield assessment areas was weaker than the bank's performance in the state due fewer community development services.

The performance in the limited-scope assessment areas did not affect the overall state rating.

St. Genevieve-Perry Missouri

NON-METROPOLITAN STATEWIDE AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ST. GENEVIEVE-PERRY ASSESSMENT AREA

The St. Genevieve-Perry assessment area includes two counties: Perry and St. Genevieve. There are nine census tracts, all middle- and upper-income; there are no low- or moderate-income tracts inside the assessment area. The bank operates two branches in the assessment area.

Population and Income Characteristics

Population growth in the St. Genevieve-Perry assessment area was modest from 2000 to 2010 compared to the state of Missouri. Statewide, the population grew by 7% during this time period while the assessment area grew by only 3.2%. According to census data, the population of the assessment area in 2010 was 37,116, representing less than 1% of the total statewide population. Roughly half of the assessment population lives in each county. Additionally, net migration in the assessment area was negative from 2008 to 2010. Net migration is defined as the number of in-migrant individuals less the number of out-migrant individuals and is determined by comparing the addresses of in-migrant and out-migrant federal tax returns for a particular year.⁵⁷⁴

Food stamp usage in the assessment is trending upward. From 2000 to 2009, the percentage of assessment area residents receiving food stamps increased by 139%, which is greater than the statewide increase of 99%. As of 2009, 14.2% of Perry County residents and 12.9% of St. Genevieve County residents received food stamps, compared to 14.7% statewide. Regarding people living in poverty, the statewide poverty rate as of 2009 was 13.7%, which was nearly three percentage points higher than St. Genevieve County and four percentage points higher than Perry County.

Participation in the free and reduced price lunch programs can also be used to understand the income characteristics of a population. As of 2010, there were four school districts inside the assessment area, and only one in St. Genevieve County had more than 50% of its students receiving free or reduced price lunch benefits. While participation in the program has increased over the 10-year period, only the one school district in St. Genevieve County had more than 50% of its students receiving free or reduced price lunch benefits in 2000.

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following chart sets forth the estimated median family income for the years 2010 and 2011 for the non-metro areas in Missouri. It provides a range of the estimated annual family income for each income category (low, moderate, middle and upper) and shows that the median income for the non-metro areas increased by \$1,500 or 3.3% from 2010 to 2011.

⁵⁷⁴ Internal Revenue Service. "Statistics of Income – Migration Data." Accessed through PolicyMap. (accessed July 29, 2012); available from www.policymap.com

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Borrower Income Levels Missouri State Non-Metro

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2010	\$45,700	0 - \$22,849	\$22,850 - \$36,559	\$36,560 - \$54,839	\$54,840 - & above
2011	\$47,200	0 - \$23,599	\$23,600 - \$37,759	\$37,760 - \$56,639	\$56,640 - & above

Housing Characteristics

Housing in the assessment area was impacted by the recent recession but remains stable and affordable relative to the state of Missouri and the United States. Between 2005 and 2009, the estimated median value of an owner-occupied housing unit was between \$115,000 and \$127,000. This compares to \$134,500 for the state of Missouri and \$185,400 nationwide. Both the state of Missouri and the United States also saw more drastic increases in home values than each of the counties in the assessment area from 2000 to 2009. During this time period, the median value of an owner-occupied home inside the assessment area increased between 42% and 50% compared to 55% statewide and 66% nationwide.⁵⁷⁵

Census data shows that there were 15,883 housing units in the assessment area in 2000, of which 69.1% were owner-occupied, 16.1% were rental units and 14.8% were vacant. There are no low- or moderate-income tracts in the assessment area. The median age of housing stock across the assessment area was 29 years. Single-family housing permit activity was not substantial from 2000 to 2010. The largest decrease in activity occurred between 2007 and 2008 when permits issued dropped from 47 to 17.⁵⁷⁶ Twenty single-family permits were issued in 2011. Multi-family residential development is not a significant source of housing inside the assessment area.

Mortgage delinquencies and reduced loan demand also impacted the local housing market. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, rose from 3% in January 2010 to 5% in December 2011.⁵⁷⁷ While this creates challenges for the local economy, these mortgage delinquency figures are lower than many other areas of the country. Regarding lending activity, HMDA data for the assessment area shows that demand for home purchase loans of owner-occupied, one- to four-family dwellings was weak, declining from a high of 353 loans in 2006 to 176 in 2010, a reduction of 50%. In St. Genevieve County, home purchase loan activity saw a sizeable increase from 2009 to 2010. Refinance activity, on the other hand, has remained strong, actually experiencing an increase of 15% from 2006 to 2010, although activity was down in 2008 compared to other years.

Employment and Economic Conditions

The economy of Southeast Missouri has been relatively stable, but economic activity is limited. Based on total employment, Perry County is the employment center of the assessment area with nearly 13,000 jobs. Leading private sector industries in the county include manufacturing and retail trade. Local government is also a key employer. St. Genevieve County exhibits a similar employment sector framework. Some of the largest area employers include Gilster-Mary Lee Corporation, TG Missouri Corporation, Mississippi Lime Company and St.

⁵⁷⁵ US Census Bureau. Accessed through PolicyMap. (accessed on September 1, 2012); available at www.policymap.com.

⁵⁷⁶ US Census Bureau. Accessed through Policy Map. (accessed on September 5, 2012); available from www.policymap.com.

⁵⁷⁷ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

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Genevieve County Memorial Hospital. The assessment area also benefits from Southeast Missouri State University, which is located in adjacent Cape Girardeau County

In 2007, the Southeast Missouri Regional Planning and Economic Development Commission produced a Comprehensive Economic Development Strategy document that outlined numerous challenges and opportunities for the region with regard to economic development. Seven goals are outlined in the plan, including increased employment opportunities; improvements to infrastructure and transportation networks; increased regional unity; the development of affordable housing and enhanced quality of life measures such as health care, education and recreation; and the development of a revolving loan pool to finance local development projects for which grant or other public programs may not be available.⁵⁷⁸ The plan also outlines several opportunities for private sector and community involvement in development projects.

Workforce development has been a recent focus for the regional economy. In 2007, the US Labor Department awarded the region a \$5 million grant for the Workforce Innovation in Regional Economic Development Initiative, or WIRED, which was managed by Workforce Investment Board of Southeast Missouri. Overall, the money funded 79 projects in 14 counties, including both counties in the assessment area. The program provided for education and business-driven programs at area institutions of higher learning including Southeast Missouri State University as well as workforce certification programs, green technology initiatives and health care education programs.⁵⁷⁹ These themes of workforce development are reinforced in the Workforce Investment Board's Strategic Plan for 2010.

The Southeast Workforce Investment Area (WIA) consists of 13 counties in the southeastern corner of Missouri. It accounts for 5% of the state's workforce. The region is a mix of farms, small towns, and historical landmarks bordered to the east by the Mississippi River. Missouri's Bootheel has some of the richest farmland in the state. The fastest growing industries in the region include oil/gas extraction, motion picture/sound recording, social assistance, and waste management. The highest paying industries include pipeline transportation, beverage/tobacco product manufacturing, and federal civilian.⁵⁸⁰

The following chart shows unemployment rates for the assessment area relevant to the State of Missouri for 2010 and 2011.

Unemployment Rates

Assessment Area: MO St. Genevieve-Perry

Area	Years - Annualized	
	2010	2011
Perry County	6.4	6.2
Ste. Genevieve County	9.4	8.8
Missouri	9.4	8.6

Not Seasonally Adjusted

⁵⁷⁸ SE MO Regional Planning and Economic Development Commission. 2007. (accessed on November 6, 2012); available from http://semorpc.org/assets/econ_dev/2007%20CEDs%20Report.pdf.

⁵⁷⁹ Southeast Missourian. June 2010. (accessed on November 11, 2012); available from <http://www.semissourian.com/story/1644245.html>.

⁵⁸⁰ Kennett, Missouri Chamber of Commerce. 2012. (accessed on November 13, 2012); available from <http://4cdgtest.com/kennettmo/workforce.html>.

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Unemployment remains a challenge for the region and counties comprising the assessment area, but home prices remain relatively affordable while loan demand has not decreased to the same degree of many other markets across the state and nation. The assessment area economy appears to be in a stable position, but lack of population growth many present a challenge to its future development.

Community Contacts and Community Development Opportunities

One community contact specializing in community services for low-income individuals and families was interviewed to discuss local community development issues. The contact noted that the local economy has experienced challenges in recent years but it is improving. Manufacturing has been a hard hit sector of the economy as a result of recent recession and as a result, a primary economic development need for the community is job development for low- and moderate-income individuals. The contact added that many municipal governments are engaged in initiatives to incentivize companies to locate and hire in the local area. Additionally, local universities are looking to expand their scope in order to provide educational services to the local workforce. Regarding financial institution participation in local community development initiatives, the contact noted that while banks are doing their best to be responsive, more assistance is needed with programs such as Individual Development Accounts, Head Start programs and pay cards.

Bank On is a national initiative with local programs focused on connecting unbanked and underbanked individuals with traditional banking products and services in order to reduce costs and increase financial stability. The organization estimates that 5.8% of households in St. Genevieve are unbanked compared to 8.2% statewide. Additionally, 18.6% of households in St. Genevieve are listed as underbanked, meaning they have a bank account but continue to rely on alternative financial services, like check-cashing services, payday loans, rent-to-own agreements or pawn shops. This compares to 19.3% of underbanked households statewide.⁵⁸¹

The state of Missouri received a significant allocation of funds under the federal government's Neighborhood Stabilization Program (NSP). The funds are available to help stabilize communities hard hit by the foreclosure crisis. Missouri received nearly \$43 million under the NSP1 allocation process and \$5 million under NSP3. While funds are available for various affordable housing and disaster recovery projects, the majority of dollars are earmarked for projects outside of the assessment area.⁵⁸²

There are 10 certified community development financial institutions (CDFIs) located in Missouri comprised of credit unions and loan funds. All of the CDFIs in the state are located in St. Louis and Kansas City; none are located inside the assessment area. Community development opportunity also includes participation in the Low Income Housing Tax Credit (LIHTC) Program, which provided an estimated \$12.5 million in tax credits to the state of Missouri in 2012 for the provision of affordable housing.⁵⁸³ The state of Missouri also offers a separate LIHTC program for affordable housing development.

Competition

The St. Genevieve-Perry assessment area is a small banking market with several local institutions. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 10 financial institutions operating 17

⁵⁸¹ BankOn. 2011. (accessed on November 7, 2012); available from <http://webtools.joinbankon.org/community/profile?state=MO&place=St.%20Genevieve>

⁵⁸² US Department of Housing and Development. "Neighborhood Stabilization Program, NSP Grantees" (accessed on August 29, 2012); available from <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>.

⁵⁸³ Novogradac and Company LLP. "Affordable Housing Resource Center" (accessed on November 7, 2012); available from http://www.novoco.com/low_income_housing/lihtc/federal_lihtc.php.

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branch locations with a total of \$895 million in deposits inside the assessment area. Regions Bank ranked 5th with deposit market share of 8.4% (\$75 million). The Bank of Missouri had the largest deposit market share at 32.2% followed by Bank of Bloomsdale with 15.0% and First Bank with 9.7%.

Regions Bank is a lending leader inside the assessment area. In 2010, the bank was the number one lender out of 26 small business and small farm loan reporters by originating 17.2% of all loans. In 2011, the bank was again ranked first out of 29 reporters with 18.6% of the loans. From 2010 to 2011, the bank increased its loans from 65 to 87. For HMDA lending, Regions Bank ranked fourth in 2010 with 6.7% of all HMDA loans and sixth in 2011 with 4.8%. Loan production decreased from 84 units in 2010 to 59 units in 2011. Bank of Bloomsdale, Bank of America and US Bank were consistently the top HMDA lenders in the assessment area.

Demographic Characteristics

The following table shows selected demographic information for the St. Genevieve-Perry assessment area.

St. Genevieve-Perry Missouri

Combined Demographics Report

Assessment Area: MO St. Genevieve-Perry

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,087	11.0
Moderate-income	0	0.0	0	0.0	0	0.0	1,527	15.4
Middle-income	3	33.3	2,503	25.3	136	5.4	2,194	22.2
Upper-income	6	66.7	7,399	74.7	418	5.6	5,094	51.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9	100.0	9,902	100.0	554	5.6	9,902	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	0	0.0	0.0	0	0.0	0	0.0	
Middle-income	3,967	2,716	24.8	68.5	777	19.6	474	11.9
Upper-income	11,866	8,226	75.2	69.3	1,771	14.9	1,869	15.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	15,833	10,942	100.0	69.1	2,548	16.1	2,343	14.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	374	22.9	347	23.7	13	13.0	14	19.4
Upper-income	1,261	77.1	1,116	76.3	87	87.0	58	80.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,635	100.0	1,463	100.0	100	100.0	72	100.0
Percentage of Total Businesses:			89.5		6.1		4.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	78	31.8	78	31.8	0	0.0	0	0.0
Upper-income	167	68.2	167	68.2	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	245	100.0	245	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the St. Genevieve-Perry assessment area is adequate. There are no low- or moderate-income census tracts in this assessment area. The distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes few, if any, community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 143 (55.0%) HMDA loans compared to 117 (45.0%) small business loans in the St. Genevieve-Perry assessment area. Therefore, HMDA lending was given more weight than small business lending in determining the bank's lending test rating in the assessment area. The St. Genevieve-Perry assessment area contains 0.1% of the bank's small business and HMDA lending by number of loans and 0.1% by dollar volume totaling \$21.3 million. In comparison, 0.1% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

Although there are no low- or moderate-income census tracts in the St. Genevieve-Perry assessment area, an evaluation of the geographic distribution was conducted based on lending in middle- and upper-income tracts. The bank's geographic distribution performance in the assessment area was adequate.

HMDA Lending

Generally, the bank's HMDA lending to middle-income geographies was comparable to the percentage of owner-occupied units in middle-income tracts, as well as the aggregate lending in those tracts. The bank's HMDA lending to upper-income geographies was either greater than or comparable to the percentage of owner-occupied units in upper-income tracts. The bank's performance was also comparable to the aggregate lenders' performance in upper-income tracts.

Small Business Lending

The bank's small business lending in middle-income tracts was greater than both the percentage of small businesses in those tracts, as well as aggregate lenders' performance. The bank's performance in upper-income tracts was comparable to the percentage of small businesses located in those tracts. The bank's performance was also comparable to aggregate performance in upper-income tracts.

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

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. During the review period, the bank originated four loans to low-income borrowers. However, at 13.8%, the bank's percentage of home purchase lending to low-income borrowers exceeded the percentage of low-income families in the assessment area at 11.0%. Given that there were no loans originated in 2010, the bank's performance was less than the aggregate. However, with its four loans, Regions Bank's performance exceeded the aggregate in 2011.

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Home purchase lending to moderate-income borrowers is excellent. At 34.5%, the bank's percentage of home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 15.4%; also, the bank's performance exceeded the aggregate performance in both 2010 and in 2011.

The bank's home purchase lending to middle- and upper-income borrowers was less than the percentage of middle- and upper-income families in the assessment area.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is excellent when compared to the percentage of low-income families in the assessment area and to the aggregate lenders. The bank's percentage of home refinance lending to low-income borrowers at 8.3% was less than the percentage of low-income families in the assessment area at 11.0%; however, Regions Bank's performance was better than the aggregate in both 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is adequate. The bank made 13.0% of its refinance loans to moderate-income borrowers. Moderate-income families make up 15.4% of total families in the assessment area. Regions Bank's performance was comparable to the aggregate in 2010 and greater than aggregate in 2011.

The bank's refinance lending to middle-income borrowers was equal to the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

The bank's home improvement lending to low-income borrowers is poor. Low-income families constitute 11.0% of the families in the assessment area, but the bank originated no home improvement loans to low-income borrowers. The aggregate lending in this segment of the market was also less than the area demographic.

The bank's home improvement lending to moderate-income borrowers is adequate. During the review period, the bank originated a total of six home improvement loans of which two (33.3%) were to moderate-income borrowers. As such, the bank's performance exceeded both the area demographic and the aggregate performance in 2010 and 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while the lending to upper-income borrowers was less than the percentage of upper-income families.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is good. The bank's performance was better than the aggregate in 2010 but below the aggregate in 2011. The bank originated 50.4% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 89.5%. However, of the 117 small business loans originated during the review period, 41 loans (35.0%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 77.6%, which is less than the percentage of businesses in the St. Genevieve-Perry assessment area that are considered small businesses at 89.5%. However, 90.6% of the 117 originated small business loans were in amounts of \$100,000

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or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was slightly better than the aggregate in both 2010 and 2011.

Community Development Lending

Regions Bank makes few, if any, community development loans in the St. Genevieve-Perry assessment area. The bank originated no community development loans during the review period. Local community development credit needs include but are not limited to neighborhood stabilization, financing for small businesses and small farms, job growth, and workforce development, none of which have been responded to by the bank through community development lending.

Investment Test

Regions Bank's investment test performance in the St. Genevieve-Perry assessment area is poor. The bank had one investment of approximately \$100,000 and no current period investments. The bank's prior period investment in the assessment area supported affordable housing and community development through a HUD bond. The bank also had investments that benefitted a broader regional area that includes the assessment area. The broader regional investments primarily funded small businesses and startup companies through SBICs.

The bank made one contribution for \$500 to an organization that provides community services targeted to low- and moderate-income individuals. In addition, the bank made several contributions to national organizations that may indirectly benefit the assessment area.

Community development needs include, but are not limited to, affordable housing for low- and moderate-income individuals, neighborhood stabilization, job growth, and workforce development. Regions Bank's investments and contributions are not considered responsive to the identified community needs, given the bank's presence in the assessment area.

Service Test

The bank's service test performance in the St. Genevieve-Perry assessment area is poor. Its retail and community development services reflect poor responsiveness to the needs of the St. Genevieve-Perry, assessment area.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. There are no low- or moderate-income geographies located in the St. Genevieve-Perry assessment area. The distribution of the two branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. Regions Bank did not open or close any branches in the St. Genevieve-Perry assessment area. The level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

St. Genevieve-Perry Missouri

Geographic Distribution of Branches

Assessment Area: MO St. Genevieve-Perry

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Moderate	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Middle	Total	1	50.0%	0	0	1	1	1				
	DTO	0		0	0	0			3	33.3%	25.9%	22.9%
	LS	0		0	0							
Upper	Total	1	50.0%	0	0	1	1	1				
	DTO	0		0	0	0			6	66.7%	74.1%	77.1%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Total	Total	2	100.0%	0	0	2	2	2				
	DTO	0		0	0	0			9	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a limited level of community development services in the assessment area, and improvement is needed. Regions Bank has limited exposure in the St. Genevieve-Perry assessment area; nevertheless, the bank should identify community organizations serving low- and moderate-income individuals or families and determine what opportunities for participation may be available. According to information obtained from community contacts, there are opportunities for financial institutions to participate in community development services in the assessment area. Identified needs in the community include affordable housing, neighborhood stabilization, foreclosure mitigation, and financing and support for small businesses.

Southeast Missouri

NON-METROPOLITAN STATEWIDE AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTHEAST MISSOURI ASSESSMENT AREA

The Southeast Missouri assessment area includes the following five counties: Butler, Mississippi, New Madrid, Scott and Stoddard. There are 37 census tracts in the assessment area, of which seven are moderate-income tracts, 29 are middle-income tracts and one is an upper-income tract. There are no low-income census tracts in the assessment area. The bank has seven branches located in the assessment area, of which two (29%) are in moderate-income tracts.

The Southeast Missouri assessment area is a relatively small banking market with many smaller, local institutions. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 23 financial institutions operating 78 branch locations with a total of \$2.7 billion in deposits. Regions Bank ranked 11th with deposit market share of 5.0% (\$135.7 million). Southern Bank had the largest deposit market share at 9.7% followed by Montgomery Bank with 9.6% and Focus Bank with 8.1%.

This lending market is dominated by a few relatively high volume lenders, and Regions Bank is an active participant. In 2010, the bank ranked 11th out of 31 small business and small farm loan reporters by originating 3.6% of all loans. In 2011, the bank was 6th out of 37 reporters and increased its CRA lending performance to 6.1% of the loans. From 2010 to 2011, the bank's loans increased from 43 to 86 loans. For HMDA lending, Regions Bank ranked 9th in 2010 with 3.5% of all HMDA loans and 10th in 2011 with 3.1%. Loan production decreased from 96 units in 2010 to 83 units in 2011. JPMorgan Chase Bank, US Bank, and Southern Bank were consistently the top HMDA lenders in the assessment area.

Demographic Characteristics

Population growth in the Southeast Missouri assessment area remained relatively flat from 2000 to 2010 compared to the state of Missouri, which experienced a population growth rate of 7%. According to census data, the population of the assessment area in 2010 was 145,267, representing 2.4% of the total statewide population. The most populous county in the assessment area, Butler County, grew by 4.7% from 2000 to 2010, while Scott and New Madrid counties experienced population declines. Additionally, net migration in the assessment area was negative across the assessment area from 2005 to 2009, peaking in 2008 with a loss of 493 people. Net migration is defined as the number of in-migrant households less the number of out-migrant households and is determined by comparing the addresses of in-migrant and out-migrant federal tax returns for a particular year.⁵⁸⁴

The following table shows selected demographic information for the Southeast Missouri assessment area.

⁵⁸⁴ Internal Revenue Service. "Statistics of Income – Migration Data." Accessed through PolicyMap. (accessed July 29, 2012); available from www.policymap.com

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Combined Demographics Report

Assessment Area: MO Southeast MO

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	9,069	22.4	
Moderate-income	7	18.9	6,474	16.0	1,395	21.5	7,520	18.6	
Middle-income	29	78.4	33,133	81.8	4,298	13.0	8,555	21.1	
Upper-income	1	2.7	876	2.2	113	12.9	15,339	37.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	37	100.0	40,483	100.0	5,806	14.3	40,483	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	11,297	5,526	13.9	48.9	4,710	41.7	1,061	9.4	
Middle-income	50,581	33,307	84.0	65.8	12,739	25.2	4,535	9.0	
Upper-income	1,441	838	2.1	58.2	495	34.4	108	7.5	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	63,319	39,671	100.0	62.7	17,944	28.3	5,704	9.0	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	1,260	19.7	1,099	19.3	96	27.2	65	19.7	
Middle-income	4,840	75.7	4,348	76.2	240	68.0	252	76.4	
Upper-income	292	4.6	262	4.6	17	4.8	13	3.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	6,392	100.0	5,709	100.0	353	100.0	330	100.0	
Percentage of Total Businesses:			89.3		5.5		5.2		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	90	10.0	86	9.8	4	26.7	0	0.0	
Middle-income	783	87.2	771	87.4	11	73.3	1	100.0	
Upper-income	25	2.8	25	2.8	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	898	100.0	882	100.0	15	100.0	1	100.0	
Percentage of Total Farms:			98.2		1.7		.1		

Based on 2010 D&B information according to 2000 Census Boundaries.

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Income Characteristics

Food stamp usage in the assessment area was on the rise. From 2000 to 2009, the percentage of assessment area residents receiving food stamps increased by 53.2%, which was less than the statewide increase of 99%. As of 2009, Stoddard County had the lowest number of residents receiving food stamps at 19.1%, and Mississippi County had the highest number at 30.1%. Nearly 26% of residents in the relatively densely populated Butler County received food stamps in 2009, up 77% from 2000. With regard to people living in poverty, the statewide poverty rate increased at a faster rate than that nationally as a whole from 2000 to 2009, while the counties comprising the assessment area fluctuated between increases and decreases. At the high end, the poverty rate in Scott County increased by 23% from 2000 to 2009, compared to an 8% decrease in New Madrid County.⁵⁸⁵

Participation in the free and reduced price lunch programs can also be used to understand the income characteristics of a population. As of 2010, there were 25 school districts inside the Southeast Missouri assessment area, and all but three had more than 50% of students participating in the free or reduced price lunch program. The percentage of students receiving benefits in Butler County school districts in 2010 ranged from a low of 57% to a high of 73%.⁵⁸⁶ These statistics are an indicator that many families have been impacted by reduced incomes and are relying on government assistance to meet basic needs.

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development’s (HUD) estimated median family income for the relevant area. The following chart sets forth the estimated median family income for the years 2010 and 2011 for the non-metro areas in Missouri. It provides a range of the estimated annual family income for each income category (low, moderate, middle and upper) and shows that the median income for the non-metro areas increased by \$1,500 or 3.3% from 2010 to 2011.

**Borrower Income Levels
Missouri State Non-Metro**

HUD Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2010	\$45,700	0 - \$22,849	\$22,850 - \$36,559	\$36,560 - \$54,839	\$54,840 - & above
2011	\$47,200	0 - \$23,599	\$23,600 - \$37,759	\$37,760 - \$56,639	\$56,640 - & above

Housing Characteristics

Census data estimates indicate that home values in the Southeast Missouri assessment area are affordable relative to the state of Missouri and the nation as a whole. Between 2005 and 2009, the estimated median value of an owner-occupied housing unit ranged from a low of \$63,800 in New Madrid County to a high of \$92,100 in Scott County. This compares to \$134,500 for the state of Missouri and \$185,400 nationwide. Both the state of Missouri and the United States saw more drastic increases in home values than each of the counties in the

⁵⁸⁵ US Census Bureau. Accessed through PolicyMap. (accessed September 5, 2012); available from www.policymap.com.

⁵⁸⁶ National Center for Education Statistics. Common Core Data. (accessed on September 5, 2012); available at: www.nces.ed.gov/ccd/.

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assessment area from 2000 to 2009. During this time period, the median value of an owner-occupied home inside the assessment area increased between 40% and 46% compared to 55% statewide and 66% nationwide.⁵⁸⁷

Census data shows that there were 63,319 housing units in the assessment area in 2000, of which 62.7% were owner-occupied, 28.3% were rental units and 9.0% were vacant. While a majority of units were owner-occupied, more than 50% of housing units in moderate-income tracts were rental units and vacant, indicating reduced opportunities for mortgage origination in these geographies. There are no low-income tracts in the assessment area. The median age of housing stock across the assessment area was 30 years, but this figure increased to 38 years in moderate-income tracts and 40 years in upper-income tracts. Housing permits declined, with single-family permits down by 55% from 2005 and 2011.⁵⁸⁸ Multi-family residential development was not a significant source of housing inside the assessment area.

Mortgage delinquencies and reduced loan demand also impacted the local housing market. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, rose from 5.3% in January 2010 to 8.7% in December 2011.⁵⁸⁹ Furthermore, HMDA data for the assessment area shows that demand for home purchase loans of owner-occupied, one- to four-family dwellings was weak, declining from a high of 937 loans in 2005 to 560 in 2010, a reduction of more than 40%. Refinance activity, on the other hand, has not declined as drastically, likely due to the current low interest-rate environment.⁵⁹⁰

Employment and Economic Conditions

The economy of Southeast Missouri has been relatively stable, but economic activity is limited. Much of the region is agricultural-based, and drought conditions have created challenges for the agriculture-based economy. Butler and Scott counties have the largest concentration of economic activity, accounting for approximately 63% of jobs inside the assessment area in 2010. Health care and social assistance, retail trade, and manufacturing made up the largest private sector industries across the two counties.

In 2007, the Southeast Missouri Regional Planning and Economic Development Commission produced a Comprehensive Economic Development Strategy document that outlined numerous challenges and opportunities for the region with regard to economic development. Seven goals are outlined in the plan, including increased employment opportunities; improvements to infrastructure and transportation networks; increased regional unity; the development of affordable housing and enhanced quality of life measures such as health care, education and recreation; and the development of a revolving loan pool to finance local development projects for which grant or other public programs may not be available.⁵⁹¹ The plan also outlines several opportunities for private sector and community involvement in development projects.

Workforce development has been a recent focus for the regional economy. In 2007, the US Labor Department awarded the region a \$5 million grant for the Workforce Innovation in Regional Economic Development Initiative, or WIRED, which was managed by Workforce Investment Board of Southeast Missouri. Overall, the money funded 79 projects in 14 counties, including all five counties in the assessment area. The program provided for education and business-driven programs at area institutions of higher learning, including Southeast

⁵⁸⁷ US Census Bureau. Accessed through PolicyMap. (accessed on September 1, 2012); available at www.policymap.com.

⁵⁸⁸ US Census Bureau. Accessed through Policy Map. (accessed on September 5, 2012); available from www.policymap.com.

⁵⁸⁹ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

⁵⁹⁰ FFIEC. Home Mortgage Disclosure Act. (accessed on September 5, 2012); available from <http://www.ffiec.gov/hmda/>.

⁵⁹¹ SE MO Regional Planning and Economic Development Commission. 2007. (accessed on November 6, 2012); available from http://semorpc.org/assets/econ_dev/2007%20CEDDS%20Report.pdf.

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Missouri State University, as well as workforce certification programs, green technology initiatives, and health care education programs.⁵⁹²

Each of the five counties in the assessment area participates in the state’s enhanced enterprise zone program. While the standard enterprise zone program was phased out in 2004, the enhanced program provides tax credits to new or expanding businesses in specified geographic areas designated by local governments and certified by the Department of Economic Development. Zone designation is based on certain demographic criteria, the potential to create sustainable jobs in a targeted industry, and a demonstrated impact on local industry cluster development. The state offers numerous other development-oriented programs under the headings of business development, community development, housing development, redevelopment, workforce training, disaster relief, infrastructure and site development, and small business development.⁵⁹³

The following chart shows unemployment rates for the assessment area relevant to the state of Missouri for 2010 and 2011.

Unemployment Rates

Assessment Area: MO Southeast MO

Area	Years - Annualized	
	2010	2011
Butler County	8.2	8.2
Mississippi County	10.0	10.5
New Madrid County	8.9	9.5
Scott County	8.8	8.6
Stoddard County	8.9	9.0
Missouri	9.4	8.6

Not Seasonally Adjusted

Unemployment remains a challenge for the region and counties comprising the assessment area. While home values have maintained their affordability, building permit activity continues at low levels. Like many other areas, mortgage delinquencies and weak loan demand continue to create challenges for the local economy, but numerous economic development initiatives are in place at the local and state levels to provide economic stability and aid in continued recovery.

Community Contacts and Community Development Opportunities

One community contact specializing in regional economic development was interviewed for the Southeast Missouri assessment area and discussed the area’s growing need for affordable housing and additional workforce development programs. Due to the changing demographics of the region, the need for affordable housing units presents an opportunity for financial institutions to get more engaged in the local community, although the contact noted that generally speaking, community development needs are being met by banks. Additionally, the contact focused on the need for training at local jobs and cross training so that employees have room for growth and expansion to other areas within an organization. With the population decreasing in some

⁵⁹² Southeast Missourian. June 2010. (accessed on November 11, 2012); available from <http://www.semissourian.com/story/1644245.html>.

⁵⁹³ Missouri Department of Economic Development. 2012 (accessed on November 6, 2012); available from <http://www.ded.mo.gov/Programs.aspx>.

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areas, youth workforce development and interaction with local businesses are important to keep younger people in the community.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Southeast Missouri assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes an adequate level of community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 179 (66.1%) HMDA loans compared to 92 (33.9%) small business loans in the Southeast Missouri assessment area. Therefore, HMDA lending was given more weight than small business lending in determining the bank's lending test rating in the assessment area. The Southeast Missouri assessment area contains 0.1% of the bank's small business and HMDA lending by number of loans and by dollar volume totaling \$23.7 million. In comparison, 0.1% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis, the geographic distribution of small business lending and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context issues and aggregate lending data were also taken into consideration. Considering all of these factors, Regions Bank's geographic distribution of small business and HMDA loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

Regions Bank's home purchase lending in moderate-income census tracts is poor. The bank's performance was less than both the area demographics and the aggregate performance. During the review period, the bank originated 7.3% of its home purchase loans in moderate-income census tracts, which contain 13.9% of the owner-occupied units. Aggregate lenders originated home purchase loans at a level greater than the percentage of owner-occupied units in moderate-income tracts.

The bank's home purchase lending in both middle- and upper-income tracts was greater than the percentage of owner-occupied units in these tracts.

Home Refinance Loans

Regions Bank's home refinance lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 8.5% of its home refinance loans in moderate-income census tracts, which contain 13.9% of the owner-occupied units in the assessment area. The bank's performance was less than the aggregate in 2010 but exceeded the aggregate in 2011.

The bank's home refinance lending in middle- and upper-income tracts was greater than the percentage of owner-occupied units in these tracts.

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Home Improvement Loans

Regions Bank's home improvement lending in moderate-income census tracts is good when compared to the percentage of owner-occupied units in these tracts and to the aggregate performance. During the review period, Regions Bank originated 33.3% of its home improvement loans in moderate-income tracts, which contain 13.9% of the owner-occupied units in the assessment area. Regions Bank's performance was better than the aggregate in both 2010 and 2011.

The bank's home improvement lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts; the bank had no lending in upper-income tracts.

Small Business Loans

Regions Bank's small business lending in moderate-income census tracts is good. The bank's performance was slightly greater than the area demographic. During the review period, Regions Bank originated 19.6% of its small business loans in moderate-income tracts, which contain 19.3% of the small businesses in the assessment area. Additionally, the bank's performance was much greater than the aggregate in 2010 and slightly better than the aggregate in 2011.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts, while lending in upper-income tracts was greater than the percentage of small businesses in these tracts.

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

The distribution of loans based on borrower's income or gross annual revenues is adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues were also considered, as well as the performance of other banks.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is adequate. At 4.9%, the bank's percentage of home purchase lending to low-income borrowers was less than the percentage of low-income families in the assessment area at 22.4%. The bank's performance was greater than the aggregate in 2010, but was less than the aggregate in 2011.

Home purchase lending to moderate-income borrowers is good. At 31.7%, the bank's percentage of home purchase lending to moderate-income borrowers exceeded the percentage of moderate-income families in the assessment area at 18.6%. Additionally, the bank performed greater than the aggregate in 2010, but less than the aggregate in 2011.

The bank's home purchase lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while the lending to upper-income borrowers was less than the percentage of upper-income families.

Home Refinance Loans

Regions Bank's home refinance lending to low-income borrowers is good. During the review period, Regions Bank originated 6.0% of its home refinance loans to low-income borrowers, which represent 22.4% of the total families in the assessment area. The bank's performance was greater than the aggregate's performance in both 2010 and 2011.

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Regions Bank's home refinance lending to moderate-income borrowers is also good. During the review period, Regions Bank originated 17.1% of its home refinance loans to moderate-income borrowers, which comprise 18.6% of the total families in the assessment area. The bank's performance exceeded the aggregate's performance in both 2010 and 2011.

The bank's home refinance lending to middle- and upper-income borrowers was less than the percentage of middle- and upper-income families in the assessment area.

Home Improvement Loans

The bank's home improvement lending to low-income borrowers is very poor. Low-income families constitute 22.4% of the families in the assessment area, but the bank originated no home improvement loans to low-income borrowers. Although aggregate lending in this segment of the market was also less than the area demographic, the aggregate lenders were able to lend at a level much higher than the bank in both 2010 and 2011.

The bank's home improvement lending to moderate-income borrowers is very poor. Moderate-income families constitute 18.6% of the families in the assessment area, but the bank only originated one home improvement loan to a moderate-income borrower. The aggregate lending in this segment of the market was greater than or comparable to the demographic in both 2010 and 2011.

The bank's home improvement lending to middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Small Business Lending

Considering the bank's performance when compared to the area demographic and the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses was higher than the aggregate in 2010, but much lower than the aggregate in 2011. The bank originated 25.0% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 89.3%. However, of the 92 small business loans originated during the review period, 53 (57.6%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 59.0%, which is less than the percentage of businesses in the Southeast Missouri assessment area that are considered small businesses, at 89.3%. However, 82.6% of the 92 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank performed below the aggregate in 2010 and 2011.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the Southeast Missouri assessment area. The bank originated one community development loan for \$1.2 million during the review period. The loan promotes economic development by financing the expansion of a farm that is located in a moderate-income census tract and will create new jobs for local residents. This activity exhibits adequate responsiveness to local community credit needs given the bank's presence in the market. Other community development needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization, job growth, and workforce development.

Investment Test

The bank's performance in the Southeast Missouri assessment area under the investment test is adequate. The bank had two investments totaling \$678,800, including one current period investment of \$488,000. The current

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period investment was a Low Income Housing Tax Credit (LIHTC) project located 25 miles outside the assessment area in Pocahontas, Arkansas. However, due to limited community development investment opportunities in the assessment area and the need for affordable housing in rural Southeast Missouri and Northeast Arkansas, this investment was included in the Southeast Missouri evaluation. In addition to LIHTC credits, direct investments in the assessment area included a prior period investment in a LIHTC investment fund. The bank also had investments that benefitted a broader regional area that includes the assessment area. The broader regional investments primarily funded small businesses and startup companies through SBICs.

The bank also made one contribution of \$1,900. In addition, the bank made several contributions to national organizations that may indirectly benefit the assessment area. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities.

Community development needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization, job growth and workforce development. Regions Bank's investments and contributions are not considered very responsive to the identified community needs, given the bank's presence in the assessment area.

Service Test

The bank's service test performance in the Southeast Missouri assessment area is good. Its retail and community development services reflect good responsiveness to the needs of the Southeast Missouri assessment area.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of the seven branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. Regions Bank did not open or close any branches in the Southeast Missouri assessment area. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

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Geographic Distribution of Branches

Assessment Area: MO Southeast MO

Tract Category	Branches							Demographics				
	Total Branches		Open	Closed	Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%						#	%			%
Low	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Moderate	Total	2	28.6%	0	0	2	0	2				
	DTO	0		0	0	0			7	18.9%	17.8%	19.7%
	LS	0		0	0							
Middle	Total	4	57.1%	0	0	4	3	3				
	DTO	0		0	0	0			29	78.4%	79.9%	75.7%
	LS	0		0	0							
Upper	Total	1	14.3%	0	0	1	0	1				
	DTO	0		0	0	0			1	2.7%	2.3%	4.6%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Total	Total	7	100.0%	0	0	7	3	6				
	DTO	0		0	0	0			37	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a relatively high level of community development services in the assessment area. During the review period, Regions Bank employees provided 479 service hours in various capacities for community development organizations, by participating in 58 different service activities. Many of the community development services focused on education and affordable housing that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees provided services to organizations whose mission is to revitalize and stabilize low- and moderate-income geographies that have suffered from foreclosures and abandonment. In return, these organizations purchase and redevelop these properties in order to rehab them for low- and moderate-income individuals.

Non-Metropolitan Areas (Limited Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MISSOURI NON-METROPOLITAN ASSESSMENT AREAS

- **Central Missouri Assessment Area (Miller, Gasconade and Phelps Counties)**
 - As of December 31, 2011, Regions Bank operated three branches in the assessment area, representing 9.1% of its branches in Missouri.
 - As of June 30, 2011, the bank had \$60.6 million in deposits in this assessment area, representing a market share of 4.4% and 8.0% of Regions Bank's total deposits in Missouri.
- **Lawrence Assessment Area (Lawrence County)**
 - As of December 31, 2011, Regions Bank operated two branches in the assessment area, representing 6.1% of its branches in Missouri.
 - As of June 30, 2011, the bank had \$48.5 million in deposits in this assessment area, representing a market share of 12.3% and 6.4% of Regions Bank's total deposits in Missouri.
- **Taney Assessment Area (Taney County)**
 - As of December 31, 2011, Regions Bank operated three branches in the assessment area, representing 9.1% of its branches in Missouri.
 - As of June 30, 2011, the bank had \$40.2 million in deposits in this assessment area, representing a market share of 5.0% and 5.3% of Regions Bank's total deposits in Missouri.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Central Missouri	Not Consistent (Below)	Not Consistent (Below)	Consistent
Lawrence	Not Consistent (Below)	Not Consistent (Above)	Not Consistent (Below)
Taney	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

As stated earlier, the Southeast Missouri and St. Genevieve-Perry assessment areas received full-scope reviews, and the bank's performance in both the Southeast Missouri and St. Genevieve-Perry assessment areas were given similar consideration in determining the overall rating for the state. Southeast Missouri is one of the bank's largest markets in Missouri in terms of deposits, loans, and branches. The full-scope areas selected together represent 28.0% of the deposits in the assessment areas in Missouri as well as 27.3% of the branches. The full-scope assessment areas also represent 22.1% of the HMDA loans and 32.3% of the small business

Non-Metropolitan Areas (Limited Review)

loans in the state. Therefore, the two full-scope assessment areas represent a large portion of the deposits, branches and loans in the State of Missouri.

For the Lending Test, performance in all three limited-scope assessment areas was weaker than the bank's performance in the state. The distribution of loans by borrower's income and lower levels of community development loans relative to the bank's operations in the assessment areas contributed to weaker performance in all three assessment areas, while the geographic distribution of loans was an additional factor in the Central Missouri assessment area.

For the Investment Test, the performance in the Lawrence limited-scope assessment area was stronger than the bank's performance in the state due to higher levels of qualified investments relative to the bank's operations in the assessment area. The performance in two limited-scope assessment areas (Central Missouri and Taney) was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment areas.

For the Service Test, the performance in one limited-scope assessment area (Central Missouri) was consistent with the bank's performance in the state. The performance in two limited-scope assessment areas (Lawrence and Taney) was weaker than the bank's performance in the state due to fewer community development services.

The performance in the limited-scope assessment areas did not affect the overall state rating.

North Carolina

CRA RATING FOR NORTH CAROLINA: Satisfactory

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Needs to Improve

Major factors supporting the rating include the following:

- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas. In addition, the distribution of borrowers reflects poor penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of community development loans within the assessment areas.
- The bank provides a significant level of qualified community development investments and grants in the assessment areas, although rarely in a leadership position, in response to the community development needs of the assessment areas.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides a limited level of community development services throughout the assessment areas.

North Carolina

SCOPE OF EXAMINATION

A full-scope review was conducted for one assessment area in the State of North Carolina:

- Charlotte

Limited-scope reviews were conducted for the remaining four assessment areas:

- Greensboro
- Raleigh
- Wilmington
- Macon (non-MSA)

The time period, products and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NORTH CAROLINA

As of December 31, 2011, Regions Bank operated seven branch offices in North Carolina representing 0.4% of the bank's total branches. As of June 30, 2011, the bank had \$394.2 million in deposits in North Carolina representing 0.4% of Regions Bank's total deposits. Additionally, as of June 30, 2011, the bank ranked 45th, among 128 insured institutions, in deposit market share with 0.1% of the deposits within the state. Of the 86,664 HMDA loans originated and purchased by Regions Bank, 804 (0.9%) were in the North Carolina assessment areas. Of the 110,902 small business and small farm loans originated and purchased by Regions Bank, 402 (0.4%) were in the North Carolina assessment areas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

The lending test rating for the State of North Carolina is Low Satisfactory. Lending activity reflects adequate responsiveness to assessment area credit needs.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendices F-G.

Given that the largest percentage of the bank's branches, deposits, and lending is in the Charlotte assessment area, the performance in this assessment area produced the overall statewide rating. Additionally, HMDA lending performance was given the most weight followed by small business loans. Regions Bank originated only one small farm loan in North Carolina during the review period; therefore, small farm lending is not discussed in this report due to the bank's minimal lending activity in North Carolina for this product.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of the North Carolina assessment areas. The following table shows lending activity from January 1, 2010, through December 31, 2011.

North Carolina

Statewide Summary of Lending Activity Assessment Areas Located in North Carolina

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	316	26.2%	\$77,144	28.5%
HMDA Refinance	485	40.2%	\$128,027	47.2%
HMDA Home Improvement	3	0.2%	\$44	0.0%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	804	66.7%	\$205,215	75.7%
Total Small Business	401	33.3%	\$65,834	24.3%
Total Farm	1	0.1%	\$12	0.0%
TOTAL LOANS	1,206	100.0%	\$271,061	100.0%

Originations and Purchases

Affiliate loans include only loans originated or purchased within the bank's assessment area.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA and small business loans is adequate. Overall, the distribution of loans by borrower's income and revenue size of business is poor. A detailed discussion of the borrower and geographic distribution of lending for the full-scope assessment area is included in the next section of this report.

Community Development Lending

Regions Bank makes an adequate level of community development loans in North Carolina. The bank originated two community development loans totaling \$1.1 million during the review period. The loans promoted economic development by financing a small business and creating jobs in a moderate-income census tract, which is considered responsive to local credit needs. Other local community development credit needs include affordable housing for low- and moderate-income individuals, neighborhood stabilization resulting from elevated foreclosure rates, and small business development. While the number and the dollar amount of community development loans are small, the bank's community development loan portfolio exhibits adequate responsiveness to assessment area credit needs given its presence in the market.

Investment Test

The investment test rating for the State of North Carolina is High Satisfactory when considering the bank's statewide performance and its overall presence in the state. The bank made significant use of qualified investments and contributions. The bank exhibited good responsiveness to credit and community development needs through its investment activities in the Charlotte assessment area.

The bank made 10 qualified investments of approximately \$14.5 million and contributions of \$10,300 within the North Carolina assessment areas. Of the 10 investments, three totaling \$3.8 million were current period investments. All current period investments were in the Raleigh assessment area. Most of the investments provided support for affordable housing through GNMA investment instruments, Low Income Housing Tax Credits (LIHTCs), and funds that finance LIHTC projects and other multi-family housing for low- and moderate-income individuals. The bank also had investments that benefitted its footprint or a broader regional

North Carolina

area that includes North Carolina. The broader regional investments primarily funded small businesses and startup companies through investments in SBICs and community revitalization through a New Markets Tax Credit fund.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section.

Service Test

The service test rating is Needs to Improve when considering the bank's statewide performance in North Carolina.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of offices has generally not adversely affected the accessibility of the bank's delivery systems, including to low- and moderate-income geographies or low- and moderate-income individuals.

Community Development Services

The bank provides a limited level of community development services that benefit residents and small businesses of the assessment areas. Community development services were poor in the one full-scope assessment area reviewed.

Charlotte, North Carolina

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHARLOTTE, NORTH CAROLINA ASSESSMENT AREA

The Charlotte, North Carolina assessment area includes Mecklenburg County, just one county from the six-county Charlotte, North Carolina MSA. Within the assessment area there are 14 low-, 30 moderate-, 46 middle-, and 53 upper-income tracts. The city of Charlotte is located in Mecklenburg County and serves as the county seat. Charlotte is the largest city in the state of North Carolina, with a population estimated at 751,087 (which constitutes approximately 79.5% of Mecklenburg County's total population).⁵⁹⁴ As of December 31, 2011, Regions Bank operated three branches in the assessment area, none of which are located in low- or moderate-income census tracts.

Regions Bank operates in a highly competitive environment in the Charlotte assessment area; furthermore, the bank has a very small presence in the area. Charlotte is a banking hub that is also home to Bank of America; the deposit market reflects Bank of America's significant presence in the market. According to the June 30, 2011 FDIC Summary of Deposits Report, there are 28 financial institutions operating 243 branch locations in the Charlotte assessment area. Bank of America was the clear leader in the Charlotte market with 83.5% of total deposits in Mecklenburg County, while Wells Fargo ranked 2nd with 10.9%; therefore, the two top financial institutions constituted 94.4% of all deposits in Mecklenburg County. Regions Bank ranked 12th with a deposit market share of 0.2%.

Lending in the Charlotte assessment area is also dominated by large, national and multi-regional financial institutions. The top small business loan reporters in 2010 and 2011 were American Express, Wells Fargo, Citibank, FIA Card Services, Branch Banking & Trust, and Capital One, among others. Regions Bank ranked 21st and 16th in 2010 and 2011, respectively, in small business lending in the area, capturing just 0.9% of the market share in 2011. The top HMDA loan reporters in 2010 and 2011 were Wells Fargo, Bank of America, Branch Banking & Trust, JPMorgan Chase Bank, SunTrust Mortgage, and Fifth Third Mortgage. Regions Bank ranked 28th in HMDA lending in the Charlotte area for both 2010 and 2011, with just 0.5% of the HMDA market share in 2011.

Demographic Characteristics

North Carolina, and Charlotte in particular, has been one of the fastest growing areas in the country over the past decade. North Carolina's population experienced rapid growth during the decade, growing 16.5% from 8,049,313 in 2000 to 9,380,804 in 2009. Charlotte has grown even faster. The 2000 census indicated the total population of Mecklenburg County (Charlotte's primary county) was 695,454. As of July 1, 2009, census estimates show significant growth with a total population of 913,639, representing 31.4% growth during that timeframe. Mecklenburg County has continued to grow, albeit at a slower pace. US census estimates for July 1, 2011, show an annual growth rate of 1.7% for Mecklenburg County in the two years since July 1, 2009, with the estimated population as of 2011 at 944,373.⁵⁹⁵

The following table provides demographic characteristics of the bank's assessment area based on the 2000 US census data used to analyze the bank's CRA performance.

⁵⁹⁴ US Census Bureau. Quick Facts. Available at: <http://quickfacts.census.gov/qfd/index.html>. Accessed November 6, 2012.

⁵⁹⁵ US Census Bureau. Quick Facts. Available at: <http://quickfacts.census.gov/qfd/index.html>. Accessed July 17, 2012.

Charlotte, North Carolina

Combined Demographics Report

Assessment Area: NC Charlotte

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	9.7	8,384	4.7	2,556	30.5	30,606	17.3
Moderate-income	30	20.8	29,606	16.8	3,938	13.3	28,606	16.2
Middle-income	46	31.9	67,288	38.1	3,618	5.4	36,961	20.9
Upper-income	53	36.8	71,343	40.4	1,460	2.0	80,448	45.5
Unknown-income	1	0.7	0	0.0	0	0.0	0	0.0
Total Assessment Area	144	100.0	176,621	100.0	11,572	6.6	176,621	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,641	3,383	2.0	24.8	8,820	64.7	1,438	10.5
Moderate-income	53,963	21,182	12.4	39.3	29,287	54.3	3,494	6.5
Middle-income	115,637	67,862	39.8	58.7	40,690	35.2	7,085	6.1
Upper-income	109,539	77,965	45.8	71.2	24,227	22.1	7,347	6.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	292,780	170,392	100.0	58.2	103,024	35.2	19,364	6.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2,369	4.7	1,950	4.4	269	8.9	150	5.6
Moderate-income	6,526	13.0	5,697	12.8	462	15.3	367	13.6
Middle-income	18,518	36.8	16,151	36.2	1,198	39.6	1,169	43.4
Upper-income	22,827	45.4	20,733	46.5	1,089	36.0	1,005	37.3
Unknown-income	64	0.1	50	0.1	9	0.3	5	0.2
Total Assessment Area	50,304	100.0	44,581	100.0	3,027	100.0	2,696	100.0
Percentage of Total Businesses:			88.6		6.0		5.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5	2.8	5	2.9	0	0.0	0	0.0
Moderate-income	12	6.7	11	6.4	1	25.0	0	0.0
Middle-income	52	28.9	45	26.3	3	75.0	4	80.0
Upper-income	111	61.7	110	64.3	0	0.0	1	20.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	180	100.0	171	100.0	4	100.0	5	100.0
Percentage of Total Farms:			95.0		2.2		2.8	

Based on 2010 D&B information according to 2000 Census Boundaries.

Charlotte, North Carolina

Income Characteristics

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following table sets forth the estimated median family income for 2010 and 2011 for the Charlotte-Gastonia-Rock Hill, NC-SC MSA and also provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). The table indicates that the HUD estimated median family income for the Charlotte area in 2010 was \$67,200 and \$67,500 for 2011.

Borrower Income Levels
Charlotte-Gastonia-Rock Hill, NC-SC MSA

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$67,200	0	- \$33,599	\$33,600	- \$53,759	\$53,760	- \$80,639	\$80,640	- & above
2011	\$67,500	0	- \$33,749	\$33,750	- \$53,999	\$54,000	- \$80,999	\$81,000	- & above

According to the 2000 US census data, there were 176,621 families in the assessment area. Of those families, 17.3% were low-income, 16.2% were moderate-income, 20.9% were middle-income, and 45.5% were upper-income. Of the total families, 11,572 (6.6%) had incomes below the poverty level.

Housing Characteristics

Charlotte was a booming area for population and housing growth leading up to the housing market collapse and subsequent recession. While Charlotte suffered like much of the country, the Charlotte area began to experience stabilization in the housing market in 2010 and 2011. The median sales price of existing single-family homes in the Charlotte metropolitan area increased modestly from \$189,100 in 2009 to \$191,000 in 2010.⁵⁹⁶ Quarterly sales data from 2011 indicates the pricing trend continues upward with median sales prices of \$195,100 and \$211,100 for the first quarter and second quarter, respectively.

The number of residential homes sold fell dramatically (57.1%) in Mecklenburg County during the recession years, from pre-recession sales levels of 31,662 in 2006 to 13,594 in 2009.⁵⁹⁷ Home sales had a better year in 2010, increasing 11.2% from 2009 levels. However, it appears sales were again down in 2011 with third quarter 2011 data indicating a 36.4% drop in home sales from the third quarter of 2010.

Residential building permits plummeted in the Charlotte area, including Mecklenburg County, during the recession. Single-family residential building permits in Mecklenburg County dropped 85.8% from 9,287 in 2006 to 1,315 in 2009.⁵⁹⁸ However, residential building permits have already shown signs of recovering with 42.1% growth from 2009 to 2010 and 4.2% growth the following year. In 2011, single-family residential building permits in Mecklenburg County totaled 1,949, still far less than pre-recession levels yet no longer in a decline. Mortgage delinquencies and foreclosures are a significant concern in the area. The percentage of mortgages considered seriously delinquent (defined as more than 90 days past due or in foreclosure) increased

⁵⁹⁶ National Association of REALTORS. Pricing Data: Single Family 1st Quarter 2012. Available at: <http://www.realtor.org/topics/metropolitan-median-area-prices-and-affordability>. Accessed July 17, 2012.

⁵⁹⁷ Boxwood Means. Accessed through PolicyMap. Available at: www.policymap.com. Accessed on July 17, 2012.

⁵⁹⁸ US Census Bureau, Residential Construction Branch. Accessed through PolicyMap. Available at: www.policymap.com. Accessed July 16, 2012.

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from 5.4% in January 2010 to 9.7% in December 2011. Statewide in North Carolina, just 1.2% of mortgages were seriously delinquent as of December 2011.⁵⁹⁹

The 2000 US census data indicates that there were 292,780 housing units in the assessment area, of which 170,392 (58.2%) were owner-occupied. Of total housing units, there was a high percentage (35.2%) of rental units. The majority of housing units in low- and moderate-income tracts were rental units, at 64.7% and 52.3%, respectively. The median housing value in the assessment area was \$139,041, which was 45.1% higher than the median housing value for the state of North Carolina at \$95,800. The median age of housing stock in the assessment area was 19 years compared to 22 years for the state of North Carolina.

Employment and Economic Conditions

According to 2010 REIS data, primary employment sectors in Mecklenburg County included the following: finance and insurance, state and local government, retail trade, and administrative and waste management services. Charlotte is known as a banking center and is home to the headquarters of Bank of America, NA. The finance and insurance sector represents the largest concentration of employment in Mecklenburg County with 9.5% of total nonfarm jobs in this sector. While this concentration is significant, Charlotte has a diverse economy with substantial employment figures in nearly every industry sector.

Several industries suffered significantly through the recession years in the Charlotte area. According to BLS statistics, the Charlotte MSA financial activities sector lost approximately 10.0% of its total jobs, from 77,400 in 2007 to 69,700 in 2010. In 2011, the financial sector saw an uptick in jobs to 71,900.⁶⁰⁰ The area and its housing market grew rapidly prior to the recession, but growth slowed during the recession years as is reflected in the construction employment numbers. The mining, logging, and construction sector in the Charlotte MSA lost approximately 22,000 jobs from pre-recession highs in 2007 of 59,500 jobs to 37,500 in 2011; the sector has yet to recover. The manufacturing and trade, transportation, and utilities sectors also experienced significant decline from 2007 to 2010; however, both experienced slight recoveries in 2011. Sectors that did not experience job loss, continued to grow through the recession, or have already recovered past pre-recession levels include government, leisure and hospitality, education and health services, professional and business services, and information.

The significant job loss in multiple industries is reflected in the area's unemployment rate, which more than doubled from pre-recession levels for both Mecklenburg County and for the Charlotte MSA. In 2007, the Charlotte MSA had an unemployment rate of 4.8%, while just three years later the unemployment rate was up to 11.9%. In 2011, the area began to see some employment stabilization as the unemployment rate declined. As shown on the following table, unemployment rates for the Charlotte MSA and Mecklenburg County were 10.9% and 10.7%, respectively, in 2011. This is also reflected in total nonfarm jobs, which increased 2.4% from 2010 and 2011, the first sign of growth since 2007-2008. The Charlotte market's unemployment rates were slightly above the statewide rates for North Carolina during the review period.

⁵⁹⁹Federal Reserve Bank of Atlanta calculations of data provided by LPS.

⁶⁰⁰Bureau of Labor Statistics (BLS). Economy at a Glance. Charlotte-Gastonia-Rock Hill, NC-SC. Available at: <http://www.bls.gov/eag/>. Accessed November 6, 2012.

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Unemployment Rates

Assessment Area: NC Charlotte

Area	Years - Annualized	
	2010	2011
Charlotte MSA	11.9	10.9
Mecklenburg County	11.2	10.7
North Carolina	10.9	10.5

Not Seasonally Adjusted

Community Contacts and Community Development Opportunities

Low- and moderate-income communities in the Charlotte market have been adversely affected by the recession. The percentage of individuals living below the poverty line has increased over the past decade. In 2000, 9.0% of individuals in Mecklenburg County lived below the poverty line, while 12.5% lived below the poverty line as of 2010.⁶⁰¹ In addition, the percentage of Mecklenburg County's population receiving food stamps increased during the recession, but remains slightly below the levels for the state of North Carolina. As of 2009, 13.5% of the population received food stamps, while 13.8% of the state's population received food stamps.⁶⁰²

Low- and moderate-income individuals have many different needs in the area; however, Regions Bank faces challenges in providing community development activities in the area due to its aforementioned small presence in the market coupled with the domination by two national banks with extensive market saturation. Additionally, the Charlotte area is home to just two community development financial institutions (CDFIs), which provide alternative financing initiatives such as affordable housing, small businesses and community facilities.⁶⁰³

While there are challenges in the area, there are also community needs and opportunities in the Charlotte market. According to a community contact from a local housing agency in the Charlotte assessment area, the Charlotte area economy continues to struggle. Affordable housing is a need in the community, but there are several obstacles in developing affordable housing. First, Charlotte zoning laws make it difficult to develop affordable housing projects. Also, the community contact indicated there appears to be a lost desire on part of the community to support these efforts. Another area of need is providing housing for the homeless population in the area.

Foreclosure prevention and neighborhood stabilization are other concerns for the area. The Charlotte area received a significant allocation in Neighborhood Stabilization Program (NSP) funds. The funds are available to help stabilize communities hard hit by the foreclosure crisis.

Charlotte received \$5.4 million in NSP funds, which have been used primarily for the acquisition of and rehabilitation of residential foreclosed properties.⁶⁰⁴ The Charlotte area also has a significant percentage of

⁶⁰¹ U.S. Census Bureau. American Community Survey Data (2006-2010) through Quick Facts. Available at: <http://quickfacts.census.gov/qfd/index.html>. Accessed November 7, 2012.

⁶⁰² U.S. Census' Small Area Income & Poverty Estimates. Accessed through PolicyMap. Available at: www.policymap.com. Accessed July 17, 2012.

⁶⁰³ CDFI Fund. Certified CDFIs and Native CDFIs – Sortable List. Available at: http://www.cdfifund.gov/what_we_do/programs_id.asp?programID=9. Accessed July 17, 2012.

⁶⁰⁴ US Department of Housing and Development, Neighborhood Stabilization Program, NSP Grantees. Available: <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>. Accessed July 13, 2012.

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unbanked and underbanked individuals. According to the FDIC's 2009 National Survey of Unbanked and Underbanked Households, 7.4% of households in Mecklenburg County are unbanked, meaning they have no type of deposit account with a mainstream financial institution.⁶⁰⁵ In addition, 20.1% of households are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis. The unbanked are disproportionately lower-income and minority households.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Charlotte assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area; however, the distribution of borrowers reflects poor penetration among borrowers of different income levels and businesses of different revenue sizes. Also, the bank makes an adequate level of community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 405 (65.3%) HMDA loans compared to 215 (34.7%) small business loans in the Charlotte assessment area. Therefore, HMDA lending was given more weight than small business lending in determining the bank's lending test rating in the assessment area. The Charlotte assessment area contains 0.3% of the bank's small business and HMDA lending by number of loans and 0.7% by dollar volume totaling \$145.1 million. In comparison, 0.2% of the bank's total deposits are in this assessment area.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

The geographic distribution of lending in the Charlotte assessment is adequate. For this analysis, the geographic distribution of HMDA and small business lending, including both originations and purchases, was compared with available demographic information. Performance context issues, such as the unemployment and poverty rates and the level of owner-occupied units and the number of small businesses in low- and moderate-income census tracts, were issues considered when assessing the bank's performance; the performance of the aggregate lenders was also considered.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. During the review period, Regions Bank did not originate any of its home purchase loans in low-income census tracts, which contain only 2.0% of owner-occupied units in the assessment area. Although the bank's level of lending was low, the aggregate also failed to lend at the level of the demographic. This may suggest that there are limited opportunities for home purchase lending in low-income tracts. Although Regions Bank's performance was less than the aggregate in 2010 and 2011, minimal weight was given to this area of lending when determining the overall geographic distribution rating.

Regions Bank's home purchase lending in moderate-income census tracts is excellent when compared to the percentage of owner-occupied units in these tracts and to the aggregate performance. During the review period, Regions Bank originated 11.9% of its home purchase loans in moderate-income tracts, which contain 12.4% of

⁶⁰⁵ Bank On. 2009 FDIC National Survey of Unbanked and Underbanked Households data through Research Your Community: Mecklenburg County, NC. Available: <http://webtools.joinbankon.org/community/search>. Accessed November 7, 2012.

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the owner-occupied units in the assessment area. Additionally, Regions Bank's performance exceeded the aggregate in both 2010 and 2011.

The bank's home purchase lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was less than the percentage of owner-occupied units.

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. During the review period, Regions Bank originated two home refinance loans (0.9%) in low-income census tracts. Although the bank's level of lending was low, the aggregate also failed to lend at the level of the demographic. This may suggest that there are limited opportunities for home refinance lending in low-income tracts. Although Regions Bank's performance was equal to the aggregate in 2010 and greater than the aggregate in 2011, minimal weight was given to this area of lending when determining the overall geographic distribution rating.

Home refinance lending in moderate-income census tracts is adequate. During the review period, Regions Bank originated 5.5% of its refinance loans in moderate-income census tracts, which contain 12.4% of the owner-occupied units in the assessment area. Regions Bank's performance was below the aggregate in 2010 and greater than the aggregate in 2011.

The bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Regions Bank did not originate any home improvement loans in the Charlotte assessment area. Although Regions Bank did not originate any home improvement loans in low-income census tracts, the level of lending is considered adequate. Low-income tracts contain only 2.0% of the owner-occupied units. Although it appears that the aggregate also had low penetration of home improvement loans in low-income census tracts, its lending was at a level greater than the percentage of owner-occupied units in low-income census tracts in 2010 and 2011.

Home improvement lending in moderate-income tracts is adequate. During the review period, Regions Bank originated no home improvement loans in moderate-income census tracts, which contain 12.4% of the owner-occupied units in the assessment area. As such, the bank's performance was less than both the area demographics and the aggregate's performance. The aggregate originated home improvement loans at a level less than the percentage of owner-occupied units in moderate-income census tracts in both 2010 and 2011.

The bank had no home improvement lending in both middle- and upper-income census tracts.

Small Business Loans

Regions Bank's small business lending in low-income census tracts is excellent. During the review period, Regions Bank originated 7.9% of its small business loans in low-income tracts, which contain 4.4% of the small businesses in the assessment area. The bank's performance also exceeded the aggregate in both 2010 and 2011.

Regions Bank's small business lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 9.3% of its small business loans in moderate-income census tracts, which contain 12.8% of the small businesses in the assessment area. However, the bank's performance was greater than the aggregate in 2010 but less than the aggregate in 2011.

Charlotte, North Carolina

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts, while lending in upper-income tracts was greater than the percentage of small businesses.

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

Regions Bank's borrower distribution of loans reflects poor penetration throughout the assessment area. For this analysis, the distribution of HMDA lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is poor. The bank's percentage of home purchase lending to low-income borrowers at 3.8% was less than the percentage of low-income families in the assessment area at 17.3%. Although the bank has very limited presence in the Charlotte assessment area, the bank made only seven purchase loans to low-income borrowers in 2010 and performed below the aggregate that year, and made no home purchase loans to low-income borrowers in 2011.

The bank's home purchase lending to moderate-income borrowers is adequate when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home purchase lending to moderate-income borrowers at 14.1% was comparable to the percentage of moderate-income families in the assessment area at 16.2%. However, the aggregate lending in this segment of the market was greater than the demographic and the bank's performance in both 2010 and 2011.

The bank's home purchase lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area while the lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Refinance Loans

Home refinance lending to low-income borrowers is poor. The bank's percentage of home refinance lending to low-income borrowers at 3.2% was less than the percentage of low-income families in the assessment area at 17.3%. The bank made six refinance loans to low-income borrowers in 2010 and performed slightly above the aggregate that year, but only made one refinance loan to low-income borrowers in 2011 and performed below the aggregate that year.

The bank's home refinance lending to moderate-income borrowers is adequate. The bank made 9.5% of its refinance loans to moderate-income borrowers. Moderate-income families make up 16.2% of total families in the assessment area. Regions Bank's performance was less than the aggregate in 2010 and greater than the aggregate in 2011.

The bank's refinance lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area while the lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

Regions Bank did not originate any home improvement loans in the Charlotte assessment area. During the review period, Regions Bank did not originate any home improvement loans to low-income borrowers, and the level of lending is considered very poor. Although the bank's level of lending was low, the aggregate also failed to lend at the level of the demographic. This may suggest that there are limited opportunities for home

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improvement lending to low-income borrowers. Regions Bank's performance was less than the aggregate in 2010 and 2011.

The bank's home improvement lending to moderate-income borrowers is also very poor. Moderate-income families constitute 16.2% of the families in the assessment area, but the bank originated no home improvement loans to a moderate-income borrower. The aggregate lending in this segment of the market was greater than or comparable to the demographic in both 2010 and 2011.

Small Business Lending

Considering the bank's performance when compared to the demographic and aggregate data, the distribution of small business lending by business revenue size is adequate. The bank originated 28.8% of its loans to small businesses, compared to the percentage of small businesses in the assessment area at 88.6%. However, of the 215 small business loans originated during the review period, 89 loans (41.4%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 49.2%. Additionally, the bank significantly exceeded the aggregate in lending to small businesses in 2010, but was significantly below the aggregate in 2011. Also, 63.3% of the 215 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in 2010 and 2011.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the Charlotte assessment area. The bank originated two community development loans totaling \$1.1 million during the review period. The loans promoted economic development by financing a small business and creating jobs in a moderate-income census tract, a responsive activity. Other local community development credit needs include affordable housing for low- and moderate-income individuals, neighborhood stabilization resulting from elevated foreclosure rates, and small business development. While the number and the dollar amount of community development loans are small, the bank's community development loan portfolio exhibits adequate responsiveness to assessment area credit needs given its presence in the market.

Investment Test

The bank's performance under the investment test in the Charlotte assessment area is good. The bank had four investments totaling \$7.1 million. The bank had no current period investments. Direct investments in the assessment area provided support for affordable housing through Low Income Housing Tax Credits (LIHTCs) and LIHTC investment funds. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. The broader regional investments primarily funded small businesses and startup companies through SBICs and community revitalization through a regional New Markets Tax Credit fund. Local community credit needs include but are not limited to affordable housing for low- and moderate-income workers, neighborhood stabilization resulting from elevated foreclosure rates, financing for small businesses, and financial stability for low- and moderate-income residents. The dollar volume of Regions Bank's current and total investments exhibits responsiveness to some of the identified community needs, given the bank's limited presence in the assessment area and the competitive nature of the banking market in Charlotte.

The bank also made five contributions totaling \$2,070. In addition, the bank made several contributions to national organizations that may indirectly benefit the assessment area. Contributions were given primarily to organizations involved in providing affordable housing or community services targeted to low- and moderate-income individuals and communities.

Charlotte, North Carolina

Service Test

The bank's service test performance in the Charlotte assessment area is poor. Its retail and community development services reflect poor responsiveness to the needs of the Charlotte assessment area.

Retail Services

The bank's delivery systems are unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels in its assessment area. The distribution of the three branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. Regions Bank did not open any branches and closed one branch (located in an upper-income tract) in the Charlotte assessment area. The bank does not have any branches located in low- and moderate-income geographies.

Geographic Distribution of Branches

Assessment Area: NC Charlotte

Tract Category	Branches							Demographics				
	Total Branches		Open	Closed	Drive thru	Extended Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%						#	%			%
Low	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			14	9.7%	4.5%	4.7%
	LS	0		0	0							
Moderate	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			30	20.8%	18.4%	13.0%
	LS	0		0	0							
Middle	Total	2	66.7%	0	0	2	0	0				
	DTO	0		0	0	0			46	31.9%	39.7%	36.8%
	LS	0		0	0							
Upper	Total	1	33.3%	0	1	1	0	0				
	DTO	0		0	0	0			53	36.8%	37.4%	45.4%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			1	0.7%	0.0%	0.1%
	LS	0		0	0							
Total	Total	3	100.0%	0	1	3	0	0				
	DTO	0		0	0	0			144	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a limited level of community development services in the assessment area, and improvement is needed. During the review period, Regions Bank employees provided 28 hours of service for community development organizations by participating in 16 community development services. According to information obtained from community contacts, there are opportunities for financial institutions to participate in

Charlotte, North Carolina

community development services in the assessment area. Identified needs in the community include affordable housing, neighborhood stabilization, foreclosure mitigation, and financing and support for small businesses.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTH CAROLINA METROPOLITAN ASSESSMENT AREAS

- **Raleigh Assessment Area (Wake County)**
 - As of December 31, 2011, Regions Bank operated two branches in the assessment area, representing 28.6% of its branches in North Carolina.
 - As of June 30, 2011, the bank had \$102.2 million in deposits in this assessment area, representing a market share of 0.5% and 25.9% of Regions Bank's total deposits in North Carolina.
- **Wilmington Assessment Area (New Hanover County)**
 - As of December 31, 2011, Regions Bank operated one branch in the assessment area, representing 14.3% of its branches in North Carolina.
 - As of June 30, 2011, the bank had \$21.4 million in deposits in this assessment area, representing a market share of 0.6% and 5.4% of Regions Bank's total deposits in North Carolina.
- **Greensboro Assessment Area (Guilford County)**
 - The bank closed its one branch in the assessment area during the review period, in September, 2011.
 - As of December 31, 2011, Regions Bank operated no branches in the assessment area.
 - As of June 30, 2011, the bank had \$14.0 million in deposits in this assessment area, representing a market share of 0.2% and 3.5% of Regions Bank's total deposits in North Carolina.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Raleigh	Not Consistent (Below)	Not Consistent (Above)	Not Consistent (Above)
Wilmington	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)
Greensboro	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)

The Charlotte assessment area received a full-scope review, and the bank's performance in that assessment area determined the overall rating for the state. Charlotte is by far the bank's largest market in North Carolina in terms of deposits and loans. The full-scope area represents 61.8% of the deposits in the assessment areas in North Carolina as well as 42.9% of the branches. The full-scope assessment area also represents 50.4% of the HMDA loans and 53.6% of the small business loans in the state. Therefore, the Charlotte assessment area

Metropolitan Areas (Limited Review)

represents more than half of the deposits and loans and a large portion of the branches in the State of North Carolina.

For the Lending Test, performance was weaker than the bank's performance in the state in all three limited-scope assessment areas (Raleigh, Wilmington and Greensboro). Weaker performance in the Wilmington assessment area was primarily attributable to lower levels of community development loans relative to the bank's operations in the assessment area. The lower levels of community development loans relative to the bank's operations in the assessment areas contributed to weaker performance in the Raleigh and Greensboro assessment areas.

For the Investment Test, the performance in the Raleigh limited-scope assessment area was stronger than the bank's performance in the state due to higher levels of qualified investments relative to the bank's operations in the assessment area. The performance in the Wilmington limited-scope assessment area was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment area. Performance was weaker in the Greensboro limited-scope assessment area due to a lack of overall presence in the assessment area, which was caused by the closure of the bank's one branch in September, 2011.

For the Service Test, the performance in two limited-scope assessment areas (Raleigh and Wilmington) was stronger than the bank's performance in the state. Performance was weaker in the Greensboro limited-scope assessment area due to a lack of overall presence in the assessment area, which was caused by the closure of the bank's one branch in September, 2011.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Non-Metropolitan Areas (Limited Review)

The following non-metropolitan assessment area was reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTH CAROLINA NON-METROPOLITAN ASSESSMENT AREA

- **Macon Assessment Area (Macon County)**
 - As of December 31, 2011, Regions Bank operated one branch in the assessment area, representing 14.3% of its branches in North Carolina.
 - As of June 30, 2011, the bank had \$12.9 million in deposits in this assessment area, representing a market share of 1.6% and 3.3% of Regions Bank's total deposits in North Carolina.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, the assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding this area.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Macon	Not Consistent (Below)	Not Consistent (Above)	Consistent

As stated earlier, the Charlotte assessment area received a full-scope review, and the bank's performance in that assessment area determined the overall rating for the state. Charlotte is by far the bank's largest market in North Carolina in terms of deposits and loans. The full-scope area represents 61.8% of the deposits in the assessment areas in North Carolina as well as 42.9% of the branches. The full-scope assessment area also represents 50.4% of the HMDA loans and 53.6% of the small business loans in the state. Therefore, the Charlotte assessment area represents more than half of the deposits and loans and a large portion of the branches in the State of North Carolina.

For the Lending Test, performance in the Macon limited-scope assessment area was weaker than the bank's performance in the state. The distribution of loans by borrower's income and lower levels of community development loans relative to the bank's operations in the assessment area contributed to the weaker performance.

For the Investment Test, the performance in the Macon assessment area was stronger than the bank's performance in the state due to higher levels of qualified investments relative to the bank's operations in the assessment area.

For the Service Test, the performance in the Macon assessment area was consistent with the bank's performance in the state.

The performance in the limited-scope assessment area did not affect the overall state rating.

South Carolina

CRA RATING FOR SOUTH CAROLINA: **Satisfactory**⁶⁰⁶

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

Major factors supporting the rating include the following:

- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas. In addition, the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a low level of community development loans within the assessment areas.
- The bank provides a significant level of qualified community development investments and grants in the assessment areas and is occasionally in a leadership position in response to the community development needs of the assessment areas.
- Retail services are unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides a limited level of community development services throughout the assessment areas.

⁶⁰⁶ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

South Carolina

SCOPE OF EXAMINATION

Full-scope reviews were conducted for two assessment areas in the State of South Carolina:

- Columbia
- Hampton-Jasper-Beaufort (non-MSA)

Limited-scope reviews were conducted for the remaining six assessment areas:

- Anderson
- Charleston
- Greenville
- Spartanburg
- Myrtle Beach
- McCormick-Barnwell (non-MSA)

The time period, products and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN SOUTH CAROLINA

Regions Bank operates 25 branch offices in its assessment areas in South Carolina representing 1.5% of the bank's total branches. As of June 30, 2011, the bank had \$1.1 billion in deposits in South Carolina representing 1.1% of Regions Bank's total deposits in all the assessment areas. The bank ranked 10th in total deposits in the state with a market share of 1.9%. Of the 86,664 HMDA loans originated and purchased by Regions Bank, 1,705 (2.0%) were in the South Carolina assessment areas. Of the 110,902 small business and small farm loans originated and purchased by Regions Bank, 1,043 (0.9%) were in the South Carolina assessment areas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

The lending test rating for the State of South Carolina is Low Satisfactory. Lending activity reflects adequate responsiveness to assessment area credit needs in both full-scope assessment areas. The bank's performance with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas. Also, the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different sizes. The bank makes an low level of community development loans.

Although Regions Bank is both a small business and HMDA lender, HMDA lending was given greater consideration in determining the lending test rating for South Carolina because the bank originated more HMDA loans by number than small business loans. Additionally, the Hampton-Jasper-Beaufort assessment area received slightly greater consideration when determining the rating because it holds a greater percentage of the bank's loans and branches in the state of South Carolina than the other full-scope assessment area. Furthermore, Regions Bank originated only ten small farm loans in South Carolina during the review period; therefore, no detailed discussion of these loans is included in this section of the report.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendices F-G.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of the South Carolina assessment areas. The following table shows lending activity from January 1, 2010, through December 31, 2011.

South Carolina

Statewide Summary of Lending Activity Assessment Areas Located in South Carolina

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	535	19.5%	\$113,029	24.7%
HMDA Refinance	1,106	40.2%	\$214,295	46.7%
HMDA Home Improvement	64	2.3%	\$860	0.2%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	1,705	62.0%	\$328,184	71.6%
Total Small Business	1,033	37.6%	\$128,890	28.1%
Total Farm	10	0.4%	\$1,336	0.3%
TOTAL LOANS	2,748	100.0%	\$458,410	100.0%

Originations and Purchases

Affiliate loans include only loans originated or purchased within the bank's assessment area.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA and small business loans is adequate. The geographic distribution was adequate in both full-scope assessment areas in the state. Overall, the distribution of loans by borrower's income and revenue size of business is adequate. The borrower distribution is considered adequate in both full-scope assessment areas in the state. A detailed discussion of the borrower and geographic distribution of lending for the full-scope assessment areas is included in the next section of this report.

Community Development Lending

Regions Bank makes a low level of community development loans in the South Carolina assessment areas. The bank made 10 community development loans totaling \$13.2 million during the review period, which represented 1.5% by number and 1.0% by dollar amount of the bank's community development lending. The majority of the loans were for the purpose of revitalization and stabilization of low- and moderate-income geographies and disaster areas. Although the bank made an adequate level of community development loans in Columbia, the bank made no loans in Hampton-Jasper-Beaufort. More information on community development lending can be found in each full-scope assessment area section.

Investment Test

The investment test rating is High Satisfactory when considering the bank's statewide performance in South Carolina. The bank made significant use of qualified investments and contributions. The bank exhibited good responsiveness to credit and community development needs through its investment activities in the Columbia assessment area, while performance in the Hampton-Jasper-Beaufort assessment area was adequate. The bank made 12 qualified investments of approximately \$31.1 million and contributions of \$7,878 within the South Carolina assessment areas. Of the 12 investments, 5 totaling \$21.0 million were current period investments. Most of the investments provided support for affordable housing through GNMA and FNMA investment instruments, HUD bonds and Low Income Housing Tax Credits (LIHTCs). The bank also had investments that benefitted its footprint or a broader regional area that includes South Carolina. The broader regional investments primarily funded small businesses and startup companies through investments in SBICs and community

South Carolina

revitalization through a New Markets Tax Credit fund. Additional details regarding specific investments and contributions can be found in the full-scope assessment area sections.

Service Test

The service test rating is Needs to Improve when considering the bank's statewide performance in South Carolina.

Retail Services

Delivery systems, including ATMs and branch office locations, are unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of offices has generally not adversely affected the accessibility of the bank's delivery systems, including to low- and moderate-income geographies or low- and moderate-income individuals.

Community Development Services

The bank provides a limited level of community development services that benefit residents and small businesses of the assessment areas. Community development services are poor in both assessment areas.

Columbia, South Carolina

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COLUMBIA, SOUTH CAROLINA ASSESSMENT AREA

The Columbia assessment area includes the two central counties of the six-county Columbia, SC MSA: Richland and Lexington counties. The city of Columbia is the principal city of the metropolitan area and also serves as the county seat of Richland County as well as the state capital of South Carolina. There are 121 census tracts in the assessment area which includes 42 low- and moderate-income tracts. Regions Bank operates four branches in the assessment area, none of which are located in a low- or moderate-income census tract. These branches represent 16% of the bank's total branches in South Carolina.

Of the 86,664 HMDA loans originated and purchased by Regions Bank, 261 (0.3%) were in the Columbia assessment area. Of the 107,574 small business loans originated and purchased by Regions Bank, 159 (0.1%) were in the Columbia assessment area.

Population and Income Characteristics

The Columbia MSA is South Carolina's largest with a total population of 767,598 as of the 2010 census. Richland and Lexington counties comprise a substantial majority of the Columbia MSA, with a population of 646,895 as of 2010, which also represents a 20.5% growth since 2000 (or 2.1% annual growth rate).⁶⁰⁷ Over the same time period, the state of South Carolina experienced growth of 15.3% from 4,012,012 in 2000 to 4,625,364 in 2010. The Columbia area is one of the fastest growing parts of a high growth state. The area continued to grow in 2010 and 2011. According to US Census Bureau estimates, Lexington County grew 1.8% between April 1, 2010 and July 1, 2011, while Richland County grew at a 1.2% pace over the same time period.⁶⁰⁸

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following table sets forth the estimated median family income for 2010 and 2011 for the Columbia, SC MSA and also provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). The table indicates that the HUD estimated median family income for the Columbia MSA in 2010 was \$62,400 and \$63,600 for 2011.

**Borrower Income Levels
Columbia, SC MSA**

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$62,400	0	- \$31,199	\$31,200	- \$49,919	\$49,920	- \$74,879	\$74,880	- & above
2011	\$63,600	0	- \$31,799	\$31,800	- \$50,879	\$50,880	- \$76,319	\$76,320	- & above

⁶⁰⁷ US Census. Accessed through PolicyMap. Available at: www.policymap.com. Accessed on July 13, 2012.

⁶⁰⁸ US Census Bureau. Quick Facts. Available at: <http://quickfacts.census.gov/qfd/index.html>. Accessed on July 13, 2012.

Columbia, South Carolina

According to the 2000 U.S. census data, there were 137,049 families in the assessment area. Of those families, 19.3% were low-income, 17.1% were moderate-income, 21.8% were middle-income, and 41.7% were upper-income. Of the total families, 11,559 (8.4%) had incomes below the poverty level.

Housing Characteristics

Housing sales have declined significantly during the recession, from 17,669 residential homes sold in 2006 to 8,936 homes sold in 2010, a 49.4% decline from pre-recession levels.⁶⁰⁹ Housing sales in 2011 still showed signs of the slowdown in the market with 3rd quarter 2011 residential home sales down 31.0% from the 3rd quarter of 2010. Likewise, building activity continues to decline, albeit recently at a slower pace. While single-family residential building permits declined sharply by 61.5% from 2006 to 2009, permits have only declined by 3.8%, from 2,228 in 2009 to 2,143 in 2011 in the two counties combined.⁶¹⁰

While housing sales and building activity continue to be sluggish, according to the National Association of Realtors, the median sales price of existing single-family homes in the Columbia MSA (a greater area consisting of six counties) actually increased 2.4% to \$142,600 in 2010 from \$139,200 in 2009.⁶¹¹ However, the uptick was short-lived as the median sales price decreased slightly in 2011, though, to \$140,600. While not consistent price appreciation, it appears housing prices are stabilizing somewhat in the area.

Mortgage delinquencies and foreclosures are a significant concern in the area. The percentage of mortgages considered seriously delinquent (defined as more than 90 days past due or in foreclosure) in Richland and Lexington counties increased from 5.6% in January 2010 to 9.9% in December 2011. Statewide in South Carolina, just 1.3% of mortgages were seriously delinquent as of December 2011.⁶¹²

The 2000 US census data indicates that there were 220,771 housing units in the assessment area, of which 138,033 (62.5%) were owner-occupied. Of total housing units, 65,308 (29.6%) were rental units. The highest concentration of rental units was in low-income census tracts where 68.8% of all units were renter-occupied. The area has seen a shift from home ownership to renting during the recession and continuing during the years 2010 and 2011. The homeownership rate in 2010 was 68.2% compared to 67.1% as of October 2011; meanwhile, the percentage of renters increased from 31.8% to 32.9% over the same time period.⁶¹³ The median housing value in the assessment area was \$94,020, which was 13.1% higher than the median housing value for the state of South Carolina at \$83,100. The median age of housing stock in the assessment area was 24 years compared to 22 years for the state of South Carolina.

Employment and Economic Data

Columbia is the state capital of South Carolina as well as the home of the University of South Carolina, the largest college in the state. The Columbia assessment area, consequently, has a large concentration of state and local government workers, as well as a large student population. 2010 REIS data indicates that state and local government is the primary employment sector in Columbia, comprising 15.2% of the area's total nonfarm employment.⁶¹⁴ Other significant industry sectors in the area include retail trade, health care and social assistance, accommodation and food services, and other service industries. The following table shows the

⁶⁰⁹ Boxwood Means. Accessed through PolicyMap. Available at: www.policymap.com. Accessed on July 13, 2012.

⁶¹⁰ US Census Bureau, Residential Construction Branch. Accessed through PolicyMap. Available at: www.policymap.com. Accessed on July 16, 2012.

⁶¹¹ National Association of REALTORS. Pricing Data: Single Family 1st Quarter 2012. Available at: <http://www.realtor.org/topics/metropolitan-median-area-prices-and-affordability>. Accessed on July 13, 2012.

⁶¹² Federal Reserve Bank of Atlanta calculations of data provided by LPS.

⁶¹³ US Department of Housing and Urban Development. "Comprehensive Housing Market Analysis: Columbia, South Carolina." November 8, 2012. Available at: http://www.huduser.org/portal/publications/econdev/mkt_analysis.html. Accessed on July 13, 2012.

⁶¹⁴ 2010 Regional Economic Information Systems.

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unemployment rates for 2010 and 2011 for the Columbia MSA, Lexington County, Richland County, and the State of South Carolina.

Unemployment Rates

Assessment Area: SC Columbia

Area	Years - Annualized	
	2010	2011
Columbia MSA	9.4	8.9
Lexington County	8.2	7.8
Richland County	9.7	9.2
South Carolina	11.2	10.3

Not Seasonally Adjusted

The Columbia MSA's pre-recession unemployment rate in 2007 was 4.9%, which increased to 9.4% in 2010. While the assessment area experienced increased levels of unemployment during the recession, unemployment rates in the area were, and remain, lower than the statewide unemployment rate. In 2011, the unemployment rate for the area decreased for the first time since 2007 to 8.9%, showing a slight improvement in the job market. Lexington County, with unemployment rates that peaked at 8.2%, fared relatively well in comparison to Richland County and South Carolina as a whole.

Job losses occurred in nearly every industry sector, including the following: mining, logging, and construction; manufacturing; trade, transportation, and utilities; information; financial activities; and professional and business services.⁶¹⁵ All of these sectors, with exception of professional and business services, remain at employment that is lower than pre-recession levels. While most sectors struggled during the recession, three industry sectors maintained employment levels, or even grew, during the recession: education and health services, leisure and hospitality, and government. As shown in the unemployment rate, employment levels grew once again between 2010 and 2011, encompassing nearly every sector.

Community Contacts and Community Development Opportunities

According to a community contact from a local community development agency in the Columbia assessment area, the community is facing several challenges. Primary community needs for the area are affordable housing options for low- and moderate-income individuals, housing for homeless persons, revitalization of neighborhoods, and expanding economic opportunities by creating jobs that are accessible to low- and moderate-income persons. The community contact indicated that the economy remained sluggish and that there are few community development organizations operating in Columbia. According to the CDFI Fund, the Columbia area is home to five community development financial institutions (CDFIs) that provide alternative financing initiatives such as affordable housing, small businesses, and community facilities.⁶¹⁶

The recession has been a drag on the Columbia economy and has directly impacted the low- and moderate-income community. The percentage of the population in the area receiving food stamps increased significantly during recession years. As of 2009, 12.9% of the population of Lexington County and 14.9% of the population

⁶¹⁵Bureau of Labor Statistics (BLS). Economy at a Glance. Columbia, SC. Available at: <http://www.bls.gov/eag/>. Accessed November 7, 2012.

⁶¹⁶CDFI Fund. Certified CDFIs and Native CDFIs – Sortable List. Available at: http://www.cdfifund.gov/what_we_do/programs_id.asp?programID=9. Accessed July 16, 2012.

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in Richland County received food stamps.⁶¹⁷ While both counties have a lower poverty rate than South Carolina as a whole, both counties have a large percentage of people living below the poverty. In 2010, the percentage of people living below the poverty level in Lexington County was 11.1%, while Richland County's poverty rate was 14.5%.⁶¹⁸ In comparison, the South Carolina statewide poverty rate as of 2010 was 16.4%.

As the community contact mentioned, one of the top needs in the area is the revitalization of neighborhoods. To this end, the Columbia area received a significant allocation of the Neighborhood Stabilization Program (NSP) funds. The funds are available to help stabilize communities hard hit by the foreclosure crisis. Richland County received \$2.2 million in NSP funds, which have been used primarily for residential rehabilitation of foreclosed properties.⁶¹⁹

The community contact also mentioned the large unbanked and underbanked population in the area, and specifically the need for financial literacy to help improve the financial prospects of low- and moderate-income individuals. According to the FDIC's 2009 National Survey of Unbanked and Underbanked Households, 9.0% of households in Richland County and 5.1% in Lexington County are unbanked, meaning they have no type of deposit account with a mainstream financial institution. In addition, 22.3% of households in Richland County and 18.6% in Lexington County are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis. The unbanked are disproportionately lower income and minority households. Richland particularly stands out with unbanked and underbanked populations that are higher than the national average, albeit still below statewide levels.⁶²⁰ The community contact indicated that a partnership between the City of Columbia and the South Carolina Bankers Association has begun the process of implementing a Bank On program for the city, which should help address these issues of improving the financial futures of the unbanked and underbanked population.

Competition

The Columbia assessment area is a highly competitive market with a significant presence of national and multi-regional banks. The competitiveness of the banking industry in the market, along with Regions Bank's small presence with only four branches in the area, presents a challenge to Regions Bank in meeting community needs. According to the June 30, 2011 FDIC Summary of Deposits Report, Regions Bank ranked 7th in the assessment area with 3.1% of the deposit market share. The top financial institutions by deposit market share in the area were as follows: Bank of America (28.8% market share), Wells Fargo (18.6%), Branch Banking and Trust (15.6%), and First Citizens Bank and Trust (9.5%).

Lending is also highly competitive in the area and is dominated by large national financial institutions. Leaders in small business lending in the market include American Express, Wells Fargo, Branch Banking and Trust, First Citizens, Citibank, and Capital One. Regions Bank ranked 17th of 62 reporters with just 0.6% of the total small business loans in 2010. In 2011, Regions ranked 16th of 56 reporters with 1.4% of the total loans in the assessment area.

For HMDA lending, Regions Bank ranked 26th of 347 reporters with 0.7% of the HMDA lending market share in 2010. In 2011, the bank ranked 34th of 318 reporters with just 0.4% of total HMDA loans. HMDA lending is

⁶¹⁷U.S. Census' Small Area Income & Poverty Estimates. Accessed through PolicyMap. Available at: www.policymap.com. Accessed on July 13, 2012.

⁶¹⁸ U.S. Census Bureau. Quick Facts. Available at: <http://quickfacts.census.gov/qfd/index.html>. Accessed on July 13, 2012.

⁶¹⁹ U.S. Department of Housing and Development, Neighborhood Stabilization Program, NSP Grantees. Available at: <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>. Accessed July 13, 2012.

⁶²⁰Bank On. 2009 FDIC National Survey of Unbanked and Underbanked Households Data through Research Your Community: Richland County and Lexington County, SC. Available: <http://webtools.joinbankon.org/community/search>. Accessed November 7, 2012.

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also dominated by large national and multi-regional banks, including Bank of America, Wells Fargo, Branch Banking and Trust, and JPMorgan Chase, among others.

Demographic Characteristics

The following table provides demographic characteristics of the bank's assessment area based on the 2000 U.S. census data used to analyze the bank's CRA performance.

Columbia, South Carolina

Combined Demographics Report

Assessment Area(s): SC Columbia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	7.4	3,888	2.8	1,594	41.0	26,481	19.3
Moderate-income	33	27.3	31,486	23.0	5,035	16.0	23,479	17.1
Middle-income	42	34.7	50,161	36.6	3,414	6.8	29,913	21.8
Upper-income	35	28.9	51,514	37.6	1,516	2.9	57,176	41.7
Unknown-income	2	1.7	0	0.0	0	0.0	0	0.0
Total Assessment Area	121	100.0	137,049	100.0	11,559	8.4	137,049	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	8,036	1,647	1.2	20.5	5,526	68.8	863	10.7
Moderate-income	55,231	28,858	20.9	52.2	20,900	37.8	5,473	9.9
Middle-income	81,493	50,959	36.9	62.5	24,657	30.3	5,877	7.2
Upper-income	75,847	56,562	41.0	74.6	14,075	18.6	5,210	6.9
Unknown-income	164	7	0.0	4.3	150	91.5	7	4.3
Total Assessment Area	220,771	138,033	100.0	62.5	65,308	29.6	17,430	7.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,309	4.8	1,114	4.6	106	6.7	89	6.7
Moderate-income	5,448	20.0	4,720	19.5	385	24.2	343	25.8
Middle-income	8,969	33.0	8,054	33.2	522	32.9	393	29.6
Upper-income	10,592	39.0	9,699	40.0	477	30.0	416	31.3
Unknown-income	858	3.2	674	2.8	98	6.2	86	6.5
Total Assessment Area	27,176	100.0	24,261	100.0	1,588	100.0	1,327	100.0
Percentage of Total Businesses:			89.3		5.8		4.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5	1.5	5	1.5	0	0.0	0	0.0
Moderate-income	83	24.1	80	24.2	3	25.0	0	0.0
Middle-income	155	45.1	147	44.4	7	58.3	1	100.0
Upper-income	99	28.8	97	29.3	2	16.7	0	0.0
Unknown-income	2	0.6	2	0.6	0	0.0	0	0.0
Total Assessment Area	344	100.0	331	100.0	12	100.0	1	100.0
Percentage of Total Farms:			96.2		3.5		.3	

Based on 2010 D&B information according to 2000 Census Boundaries.

Columbia, South Carolina

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of community development loans.

During the review period, the bank reported 261 (62.1%) HMDA loans compared to 159 (37.9%) small business loans in the Columbia assessment area. Therefore, evaluation and rating of the assessment area focuses on the performance of HMDA lending more heavily than small business lending in determining the bank's lending test rating in the assessment area. In total, 0.2% of the bank's small business and HMDA lending by number of loans and 0.3% by dollar volume totaling \$62.0 million is located in the assessment area. The percentage of the bank's total lending at 0.2% is comparable to the percentage of deposits at 0.4% in this area. The bank also originated two community development loans in the Columbia assessment area. Regions Bank is not a major competitor in this market, ranking 34th in HMDA originations and 16th in small business originations in 2011.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, the unemployment and poverty rates and the level of owner-occupied units in low- and moderate-income census tracts were issues considered when assessing the bank's performance with regard to HMDA lending. Considering all of these factors, Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

During the review period, the bank did not originate any of its home purchase loans in low-income census tracts, where only 1.2% of owner-occupied units in the assessment area are located. It should also be noted that the aggregate had very low lending levels in both 2010 and 2011, which may suggest a lack of lending opportunity in low-income census tracts. Due to the low level of owner-occupied units, as well as limited aggregate activity, the bank's performance is adequate, with minimal weighting given to home purchase lending in low-income tracts.

Home purchase lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 11.4% of its home purchase loans in moderate-income census tracts, where 20.9% of the owner-occupied units in the assessment area are located. Regions Bank's performance was better than the aggregate in 2010 and below the aggregate in 2011.

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in middle-income tracts, while lending to upper-income tracts was greater than percentage of owner-occupied units in those tracts.

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Home Refinance Loans

During the review period, the bank originated two home refinance loans in low-income census tracts, where only 1.2% of owner-occupied units in the assessment area are located. It should also be noted that the aggregate had very low lending levels in both 2010 and 2011, which may suggest a lack of lending opportunity in low-income census tracts. Due to the low level of owner-occupied units, as well as limited aggregate activity, the bank's performance is adequate, with minimal weighting given to home refinance lending in low-income tracts.

Regions Bank's home refinance lending in moderate-income census tracts is poor. During the review period, the bank originated 3.4% of its home refinance loans in moderate-income census tracts, where 20.9% of the owner-occupied units are located. Regions Bank's performance was below the aggregate in both 2010 and 2011.

The bank's home refinance lending in middle-income tracts was less than the percentage of owner-occupied units in middle-income tracts, while lending to upper-income tracts was greater than percentage of owner-occupied units in those tracts.

Home Improvement Loans

During the review period, the bank did not originate any home improvement loans in low-income tracts, where only 1.2% of owner-occupied units in the assessment area are located. It should also be noted that the aggregate had very low lending levels in both 2010 and 2011, which may suggest a lack of lending opportunity in low-income census tracts. Due to the low level of owner-occupied units, as well as limited aggregate activity, the bank's performance is adequate, with minimal weighting given to home improvement lending in low-income tracts.

Regions Bank's home improvement lending in moderate-income census tracts is poor when compared to the percentage of owner-occupied units in these tracts. During the review period, Regions Bank originated only one home improvement loan in a moderate-income tract, where 20.9% of the owner-occupied units in the assessment area are located. Regions Bank's performance was greater than aggregate in 2010 and less than aggregate in 2011.

The bank's home improvement lending in middle-income tracts was less than the percentage of owner-occupied units in middle-income tracts, while lending to upper-income tracts was greater than percentage of owner-occupied units in those tracts.

Small Business Loans

Regions Bank's small business lending in low-income census tracts is poor. During the review period, Regions Bank originated 2.5% of its small business loans in low-income tracts, where 4.6% of the small businesses in the assessment area are located. The bank performed below the aggregate in both 2010 and 2011.

Regions Bank's small business lending in moderate-income tracts is good. During the review period, the bank originated 20.1% of its small business loans in moderate-income census tracts, where 19.5% of the small businesses in the assessment area are located. The bank's performance was slightly greater than aggregate in both 2010 and 2011.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts, while lending in upper-income tracts was greater than the percentage of small businesses.

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

Regions Bank's borrower distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues, such as local economic conditions, unemployment, and poverty rates, were considered, as well as the performance of other banks.

Home Purchase Loans

Regions Bank's home purchase lending to low-income borrowers is adequate. The bank's performance was less than the demographic with 11.4% of its home purchase loans to low-income borrowers, while low-income families make up 19.3% of total families in the assessment area. The bank's performance was better than the aggregate in 2010 and less than the aggregate in 2011.

Home purchase lending to moderate-income borrowers is good. At 25.3%, the bank's percentage of home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 17.1%. The bank's performance was comparable to the aggregate in both 2010 and 2011.

The bank's home purchase lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is adequate. The bank made 5.1% of its refinance loans to low-income borrowers, while low-income families make up 19.3% of total families in the assessment area. The bank's performance was slightly less than the aggregate in 2010 and greater than the aggregate in 2011.

The bank's home refinance lending to moderate-income borrowers is adequate when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home refinance lending to moderate-income borrowers at 11.4% was less than the percentage of moderate-income families in the assessment area at 17.1%. Regions Bank's performance was slightly less than aggregate in 2010 and comparable to aggregate in 2011.

The bank's home refinance lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

Home improvement lending to low-income borrowers is very poor. Regions Bank did not originate any home improvement loans to low-income borrowers, while low-income families make up 19.3% of families in the assessment area. The bank's lending to low-income borrowers was significantly below the aggregate performance in both 2010 and 2011.

Home improvement lending to moderate-income borrowers is adequate. Although Regions Bank originated only two loans to moderate-income borrowers, the bank's percentage of home improvement loans to moderate-income borrowers at 28.6% exceeded the percentage of moderate-income families in the assessment area at 17.1%. Additionally, the bank's performance was greater than the aggregate in both 2010 and 2011.

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The bank's home improvement lending to both middle-income and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses exceeded the aggregate in 2010 and was less than aggregate in 2011. The bank originated 34.0% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 89.3%. However, of the 159 small business loans originated during the review period, 75 loans (47.2%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 64.3%, which is still below the percentage of small businesses in the assessment area. However, 79.9% of the 159 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in 2010 and comparable to the aggregate in 2011.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the *Columbia* assessment area. The bank originated two community development loans totaling \$3.8 million during the review period. One loan provides financing to a local school district where a majority of students are low- or moderate-income and one loan promotes economic development by providing credit to a revolving loan pool which finances small businesses that typically do not qualify for conventional commercial loans. Local community development credit needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization resulting from elevated foreclosure rates, financing for small businesses, and financial stability for residents. While the number and the dollar amount of community development loans in the assessment area are relatively small, the bank's community development loan portfolio exhibits adequate responsiveness to assessment area credit needs given its presence in the market.

Investment Test

The bank's performance in the Columbia assessment area under the investment test is good. The bank had two investments totaling \$9.2 million, including one current period investment for \$3.2 million. Direct investments in the assessment area provided support for affordable housing through Low Income Housing Tax Credits (LIHTCs) and GNMA investment vehicles. The bank has invested in one LIHTC project in the assessment area that created 162 units of affordable housing. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. The broader regional investments primarily funded small businesses and startup companies through SBICs and community revitalization through a regional New Markets Tax Credit fund. Local community credit needs include but are not limited to affordable housing for low- and moderate-income workers, neighborhood stabilization resulting from elevated foreclosure rates, financing for small businesses, and financial stability for low- and moderate-income residents. The dollar volume of Regions Bank's current and total investments exhibits responsiveness to some of the identified community needs given the bank's presence in the assessment area.

The bank made one contribution of \$5,000 to an organization that provides community services, specifically health care assistance, for low- and moderate-income individuals. In addition, the bank made several contributions to national organizations that may indirectly benefit the assessment area.

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Service Test

The bank's service test performance in the Columbia assessment area is poor.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of the four branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. Regions Bank did not open any branches and closed one branch (located in an upper-income tract) in the Columbia assessment area. The bank does not have any branches located in low- or moderate-income geographies.

Geographic Distribution of Branches

Assessment Area: SC Columbia

Tract Category	Branches							Demographics				
	Total Branches		Open	Closed	Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%						#	%			%
Low	Total	0	0.0%	0	0	0	0	0	9	7.4%	3.5%	4.8%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	0	0.0%	0	0	0	0	0	33	27.3%	24.5%	20.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	Total	0	0.0%	0	0	0	0	0	42	34.7%	37.2%	33.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Upper	Total	3	75.0%	0	1	3	3	0	35	28.9%	34.8%	39.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	Total	1	25.0%	0	0	1	1	0	2	1.7%	0.1%	3.2%
	DTO	0		0	0	0						
	LS	0		0	0							
Total	Total	4	100.0%	0	1	4	4	0	121	100.0%	100.0%	100.0%
	DTO	0		0	0	0						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a limited level of community development services in the assessment area. During the review period, Regions Bank employees provided 38 service hours for community development organizations by participating in eight community development services. According to information obtained from community contacts, there are opportunities for financial institutions to participate in community development services in

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the assessment area. Identified needs in the community include affordable housing, neighborhood stabilization, foreclosure mitigation, and financing and support for small businesses.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTH CAROLINA METROPOLITAN ASSESSMENT AREAS

- **Anderson Assessment Area (Anderson County)**
 - As of December 31, 2011, Regions Bank operated one branch in the assessment area, representing 4.0% of its branches in South Carolina.
 - As of June 30, 2011, the bank had \$39.3 million in deposits in this assessment area, representing a market share of 1.7% and 3.6% of Regions Bank's total deposits in South Carolina.
- **Charleston Assessment Area (Charleston and Dorchester Counties)**
 - As of December 31, 2011, Regions Bank operated five branches in the assessment area, representing 20.0% of its branches in South Carolina.
 - As of June 30, 2011, the bank had \$153.9 million in deposits in this assessment area, representing a market share of 1.8% and 14.1% of Regions Bank's total deposits in South Carolina.
- **Greenville Assessment Area (Greenville County)**
 - As of December 31, 2011, Regions Bank operated four branches in the assessment area, representing 16.0% of its branches in South Carolina.
 - As of June 30, 2011, the bank had \$185.7 million in deposits in this assessment area, representing a market share of 1.7% and 17.1% of Regions Bank's total deposits in South Carolina.
- **Myrtle Beach Assessment Area (Horry County)**
 - The bank closed its one branch in this assessment area during the review period, in April, 2010.
 - As of December 31, 2011, Regions Bank operated no branches in the assessment area.
 - As of June 30, 2011, the bank had no deposits in this assessment area.
- **Spartanburg Assessment Area (Spartanburg County)**
 - As of December 31, 2011, Regions Bank operated one branch in the assessment area, representing 4.0% of its branches in South Carolina.
 - As of June 30, 2011, the bank had \$62.4 million in deposits in this assessment area, representing a market share of 1.5% and 5.7% of Regions Bank's total deposits in South Carolina.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Metropolitan Areas (Limited Review)

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Anderson	Not Consistent (Below)	Not Consistent (Below)	Consistent
Charleston	Consistent	Not Consistent (Above)	Not Consistent (Above)
Greenville	Consistent	Not Consistent (Above)	Consistent
Myrtle Beach	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Below)
Spartanburg	Consistent	Not Consistent (Above)	Not Consistent (Above)

The Columbia and Hampton-Jasper-Beaufort assessment areas received full-scope reviews, and the bank's performance in both the Columbia and Hampton-Jasper-Beaufort assessment areas were given similar consideration in determining the overall rating for the state. Columbia is the bank's largest market in South Carolina in terms of deposits and number of branches. The full-scope areas selected together represent 53.9% of the deposits in the assessment areas in South Carolina as well as 48.0% of the branches. The full-scope assessment areas also represent 28.0% of the HMDA loans and 35.7% of the small business loans in the state. Therefore, the two full-scope assessment areas represent more than half of the deposits and a large portion of the branches and loans in the State of South Carolina.

For the Lending Test, performance was weaker than the bank's performance in the state in two of the limited-scope assessment areas (Anderson and Myrtle Beach) and consistent with the bank's performance in the remaining limited-assessment assessment areas (Charleston, Greenville and Spartanburg). The distribution of loans by borrower's income, lower levels of community development loans relative to the bank's operations in the assessment contributed to weaker performance in the Myrtle Beach assessment area.

For the Investment Test, the performance in three limited-scope assessment areas (Charleston and Spartanburg) was stronger than the bank's performance in the state due to higher levels of qualified investments relative to the bank's operations in the assessment areas. The performance in the Greenville assessment area was consistent with the bank's statewide performance. The performance in the Anderson limited-scope assessment area was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment area. Performance was weaker in the Myrtle Beach limited-scope assessment area due to a lack a presence in the area, which is attributed to the closing of the bank's one branch in the assessment area in April, 2010.

For the Service Test, the performance in three limited-scope assessment areas (Charleston, Greenville and Spartanburg) was stronger than the bank's performance in the state. The performance in the Anderson limited-scope assessment area was consistent with the bank's performance in the state. Performance was weaker in the Myrtle Beach limited-scope assessment area due to a lack a presence in the area, which is attributed to the closing of the bank's one branch in the assessment area in April, 2010.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Hampton-Jasper-Beaufort, South Carolina

NON-METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HAMPTON-JASPER-BEAUFORT, SOUTH CAROLINA ASSESSMENT AREA

The Hampton-Jasper-Beaufort assessment area includes all census tracts in Beaufort, Hampton and Jasper counties in southeastern South Carolina. There are 35 census tracts in the assessment area across the three counties. Beaufort County contains 27 tracts, two of which are moderate-income and 25 are middle- or upper-income. Hampton County has five census tracts of which one is a moderate-income tract and four are distressed or underserved non-metropolitan middle-income tracts. Jasper County is comprised of three distressed or underserved non-metropolitan middle-income tracts. The bank has eight branches located in the assessment area, none of which are located in low- or moderate-income tracts. These branches represent 32% of the bank's total branches in South Carolina.

Of the 86,664 HMDA loans originated and purchased by Regions Bank, 217 (0.3%) were in the Hampton-Jasper-Beaufort assessment area. Of the 107,574 small business loans originated and purchased by Regions Bank, 210 (0.2%) were in the Hampton-Jasper-Beaufort assessment area.

Population and Income Characteristics

The assessment area population is growing at an above average rate. According to census data, the population of the assessment area in 2000 was 163,001, representing 4% of the statewide population. From 2000 to 2010, the assessment area population grew by 27.7% compared to the statewide population, which grew by 15.3%. As of 2010, the assessment area population of 208,100 accounted for 4.5% of the statewide population.

Beaufort County is home to the popular tourist destination Hilton Head, South Carolina, as well as the United States Marine Corps training facility at Parris Island. It has the largest population of the three counties comprising the assessment area. The county's population grew by 34% from 2000 to 2010. Hampton County saw its population decline by 1.4% during this time period, while Jasper County's population grew by almost 20%. Population growth in the assessment area was largest in the earlier parts of the decade. From 2005 to 2010, net migration was positive but has declined each year from a high of 2,252 individuals in 2006 to a low of 1,076 individuals in 2010. Net migration is defined as the number of in-migrants less the number of out-migrants and is determined by comparing the addresses of in-migrant and out-migrant federal tax returns from the present year to the previous year.⁶²¹

Food stamp usage has increased across the assessment and statewide. From 2000 to 2009, the percentage of assessment area residents receiving food stamps increased at a rate greater than the state of South Carolina. In 2000, 7.4% of assessment area residents received food stamps, which increased to 14.4% by 2009. Jasper County experienced the greatest increase in food stamp recipients followed by Beaufort County and Hampton County. Conversely, Beaufort had the smallest percentage of its population on food stamps in 2010 at 9.9%, compared to 26.3% in Jasper County, 27% in Hampton County, and 17% statewide.⁶²²

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following chart sets forth the estimated median family income for the years 2010 through 2011 for the non-metro areas in South Carolina. It

⁶²¹ Internal Revenue Service, Statistics of Income – Migration Data. Access through PolicyMap. (accessed July 29, 2012); available from www.policymap.com.

⁶²² US Census Bureau, Quick Facts. Accessed through PolicyMap (access on July 29, 2012); available from www.policymap.com.

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also provides a range of the estimated annual family income for each income category (low, moderate, middle and upper).

Borrower Income Levels South Carolina State Non-Metro

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$49,100	0	- \$24,549	\$24,550	- \$39,279	\$39,280	- \$58,919	\$58,920	- & above
2011	\$47,700	0	- \$23,849	\$23,850	- \$38,159	\$38,160	- \$57,239	\$57,240	- & above

Housing Characteristics

The assessment area housing market has experienced a great deal of volatility as a result of the recent housing crisis, but median prices are lower than the statewide median value in many places. In 2009, the housing market dropped by as much as 30%, but Beaufort County remains the most expensive market relative to the state.⁶²³ It contains some of the highest priced housing in the assessment area due to its extensive amount of land on the Atlantic Ocean, as well as being home to the popular upscale tourist community of Hilton Head Island. As of 2010, the median value of an owner-occupied home in Beaufort County was \$290,900, with the median value of a home on Hilton Head Island being \$550,800. Homes in Jasper and Hampton counties are much less expensive with 2010 median values of \$118,700 and \$79,600 respectively. The 2010 median value of an owner-occupied home statewide was \$134,100.⁶²⁴

Census data show that there were 77,019 housing units in the assessment area in 2000, of which 58.0% were owner-occupied, 19.9% were rental units and 22.1% were vacant. There were no low-income tracts in the assessment area. More than 70% of homes in moderate-income tracts were owner-occupied, indicating opportunity to lend in these geographies. The median age of housing stock across the assessment area was 16 years.⁶²⁵ Housing permits have declined, with only 428 single-family permits issued in 2011, compared to 4,234 in 2005, an 89.9% decrease. Multi-family development is not a significant source of housing inside the assessment area.⁶²⁶

Mortgage delinquencies have had an adverse impact on the local housing market. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, rose from 6.5% in January 2010 to 11.6% in December 2011.⁶²⁷ HMDA data for the assessment area show that demand for home purchase loans of owner-occupied, one- to four-family dwellings is stable. After decreasing by more than 50% between 2006 and 2008, the number of single-family home purchase loan originations has remained flat at approximately 1,300 annually for three years. Refinance activity has remained relatively strong in recent years as well, with 2011 loan refinances down only 21% from their peak of 3,276 in 2006.

⁶²³ Islandpacket.com. "Hilton Head tourism up slightly, bucking trend among competing venues; real estate to lag" (accessed January 8, 2013); available from <http://www.islandpacket.com/2009/08/10/930697/hilton-head-tourism-up-slightly.html>.

⁶²⁴ US Census Bureau. Accessed through PolicyMap (access on January 7, 2013); available from www.policymap.com

⁶²⁵ US Census Bureau. Accessed through PolicyMap (access on January 7, 2013); available from www.policymap.com.

⁶²⁶ Texas A&M University Real Estate Center. 2012. (accessed on July 29, 2012); available from <http://recenter.tamu.edu/data/bp/bpm/msa2040.asp>.

⁶²⁷ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

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Employment and Economic Conditions

The Hampton-Jasper-Beaufort assessment area is an economically diverse region due to its coastal location in southeast South Carolina. Many of the coastal areas have concentrated wealth while inland areas are characterized by lower incomes and decreased economic activity. Beaufort County has the largest employment base with 92,190 jobs as of 2010. Retail trade, accommodation and food services, and the military are the largest employment sectors in the county, accounting for more than 31,000 jobs. Some of the county's top employers include the local school system, Wal-Mart Stores Inc., the Department of Defense, county government, and the US Marines.⁶²⁸ Hampton and Jasper counties combined account for 18,213 jobs, with 59% of these jobs in Jasper County and many residents of the two counties commuting to Beaufort County for work. The primary employment sectors across the two counties are local government, retail trade, and construction.⁶²⁹

There are multiple institutions of higher learning located inside the assessment area, most notably the University of South Carolina Beaufort (USCB). USCB is the fastest growing four-year institution in the University of South Carolina system, with campuses located in the town of Beaufort and at Hilton Head Gateway and serving over 1,700 students.⁶³⁰ In addition to traditional academic endeavors, the university offers degree programs designed to meet the needs of military personnel and their families. Other academic institutions located in the assessment area include Webster University, Park University, Technical College of the Lowcountry and Embry-Riddle Aeronautical University – Beaufort.

From an economic development perspective, Jasper County continues to focus efforts on the development of a deep water port on the Savannah River that would open up the area to additional commercial shipping traffic. According to the Jasper County Economic Development Department, this project will result in a \$450 million investment to construct the port terminal, double container shipping volume and yield 450 jobs at the port terminal, and provide 95,000 additional jobs in the surrounding area. The project, once completed, is forecast to generate \$1 million to \$2 million annually in fee income.⁶³¹

Hampton County has seen the least amount of economic growth in the assessment area. The size of its population and civilian labor force remains about the same as it was 20 years ago. This lack of economic growth has resulted in a relatively low cost of living, low median household income and an elevated unemployment rate. Relative to the state and nation, Hampton County residents tend to be poorly educated and less skilled.⁶³²

Beaufort County's primary economic drivers are tourism and the military. Hilton Head Island in particular is a primary vacation destination for wealthy tourists. On average, more than 2 million tourists visit the island each year with an economic impact of more \$1.5 billion annually.⁶³³ Additionally, 60% of jobs in the local area are tourism related, providing more than 10,000 jobs for local residents. However, tourism has been on the decline for more than a decade, an issue currently being debated by public officials and the local business

⁶²⁸ South Carolina Employment Security Commission. "Beaufort County South Carolina Profile" (accessed January 7, 2013); available from <http://www.lowcountryhighlights.com/articles/beaufortcountyprofile.pdf>.

⁶²⁹ REIS data

⁶³⁰ University of South Carolina Beaufort. (accessed on January 8, 2013); available from <http://www.uscb.edu/admissions/index.php>.

⁶³¹ Jasper County, SC. (accessed January 8, 2013); available from <http://www.jaspercountysc.org/secondary.aspx?pageID=137>.

⁶³² Lowcountry Council of Governments. "Comprehensive Economic Development Strategy" (accessed January 8, 2013); available from <http://www.lowcountrycog.sc.gov/SiteCollectionDocuments/Community%20and%20Economic%20Development%20Document%20Library/09-30-11%20-%20CEDS.pdf>.

⁶³³ Hiltonheadislander.com. "Hilton Head Island Economy" (accessed January 7, 2013); available from <http://www.hiltonheadislander.com/hilton-head-economy.asp>.

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community.⁶³⁴ The military also has a large presence in Beaufort County due to the US Marine Corps training facility at Parris Island. Approximately 16,000 Marine recruits graduate from boot camp here each year, resulting in more than 120,000 visitors annually to the area. The Marine Corps estimates the economic impact of Parris Island on the surrounding communities to be more than \$345 million annually. This includes, among other things, military and civilian salaries, contributions to local organizations, education and construction projects.⁶³⁵

Further highlighting the economic vitality of Beaufort County, the US credit rating agency Fitch affirmed the county's credit rating in 2012 as "AA," citing a stable outlook. Specifically, the agency noted that despite the county's concentration in tourism and military facilities, its economy remains strong, characterized by above-average income and wealth levels. Employment levels show positive trends and the county's unemployment rate continues to decline.⁶³⁶

But despite recent declines, unemployment remains a challenge for the state of South Carolina and the assessment area. The table below shows that while the unemployment rates in Beaufort and Jasper counties were lower than the statewide rate in 2010 and 2011, Hampton County continues to battle excessively high unemployment. The 2011 nationwide average unemployment rate was 8.9%.⁶³⁷

Unemployment Rates

Assessment Area: SC Hampton-Jasper-Beaufort

Area	Years - Annualized	
	2010	2011
Beaufort County	9.1	8.7
Hampton County	14.2	13.9
Jasper County	10.1	9.8
South Carolina	11.2	10.3

Not Seasonally Adjusted

Community Contacts and Community Development Opportunities

One community contact specializing in affordable housing advocacy and finance was interviewed to discuss local community development opportunities and challenges. That contact indicated that there is a critical shortage of affordable housing in the area. Many of the lower-income service personnel who work in the coastal communities live inland and must be bused in on a daily basis. Furthermore, only 10% of the people who qualify for Section 8 housing vouchers are able to obtain them due to a long waiting list. The contact added that the high cost of housing development, public opposition, and zoning requirements make the development of affordable housing on the coast challenging. Regarding bank involvement in community development activities, the contact stated that construction and development financing remains difficult to

⁶³⁴ Mayor's Task Force for the Island's Future. "Vision 2025" (accessed January 8, 2013); available from <http://www.hiltonheadislandsc.gov/publications/reports/MayorsTaskForce-FinalReport.pdf>.

⁶³⁵ Marine Corps Recruit Depot. (accessed on January 7, 2013); available from <https://www.mcrdpi.usmc.mil/SitePages/Home.aspx>.

⁶³⁶ Business Wire. "Fitch Affirms Beaufort County SC GOs at 'AA,' Outlook Stable" (accessed January 7, 2013); available from <http://www.businesswire.com/news/home/20120906006706/en/Fitch-Affirms-Beaufort-County-South-Carolinas-GOs>.

⁶³⁷ Bureau of Labor Statistics. (accessed on January 8, 2013); available from <http://www.bls.gov/home.htm>.

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obtain, but several banks are participating in local Neighborhood Stabilization Program (NSP) activities, and some are sponsoring financial education events for low- and moderate-income individuals.

As with many communities across the nation, access to traditional banking products and services for some assessment area residents is challenging. Bank On is a national initiative focused on connecting unbanked and underbanked individuals with traditional banking products and services in order to reduce costs and increase financial stability. The organization estimates that 9.2% of households in the Hilton Head Island-Beaufort metro area are unbanked relative to 10.2% statewide. Additionally, 18.3% of households in the assessment area are listed as underbanked, meaning they have a bank account but continue to rely on alternative financial services, like check-cashing services, payday loans, rent-to-own agreements or pawn shops. This compares to 24.2% of underbanked households statewide.⁶³⁸

The 2010 Beaufort County, South Carolina Comprehensive Plan includes a section outlining affordable housing challenges and recommendations. The plan notes that many of the area's developers are focusing on higher-end housing that caters to retirees, putting a strain on affordable housing and workforce housing stock. Affordable housing is needed for lower-income workers, seniors on fixed incomes, and the rural geographies inland. To help overcome barriers to affordable housing, Beaufort County established its Affordable Housing Program, which provides down payment assistance, project subsidies, housing development incentives, and technical development services. Other affordable housing resources available for leverage include but are not limited to Low Income Housing Tax Credits (LIHTCs), Habitat for Humanity, Beaufort Housing Authority, and the Lowcountry Housing Trust. Additionally, the plan notes the need for homebuyer education activities and a consistent source of funding to ensure ongoing availability of the information.⁶³⁹

The State of South Carolina received a significant allocation of funds under the federal government's Neighborhood Stabilization Program (NSP). The funds are available to help stabilize communities hard hit by the foreclosure crisis. South Carolina received nearly \$44.7 million under the NSP1 allocation process.⁶⁴⁰

There are eleven community development financial institutions (CDFIs) in the state of South Carolina, one of which is located inside the assessment area. Community development opportunity also includes participation in the LIHTC program, through which the state provided more than \$10 million in tax credits in 2012 for the development of affordable housing for low-income families.⁶⁴¹

Competition

The Hampton-Jasper-Beaufort assessment area is a relatively small banking market. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 27 financial institutions operating 86 branch locations across the three counties. Regions Bank ranked 8th with deposit market share of 5.3% (\$189.8 million). Wells Fargo Bank had the largest deposit market share at 13.5%, followed by Palmetto State Bank with 9.8% and South Carolina Bank and Trust with 9.1%. Regions Bank had the most branches of any bank in the assessment area with eight.

⁶³⁸ Bank On. 2011. (accessed on January 3, 2013); available from <http://webtools.joinbankon.org/community/profile?state=SC&place=Beaufort>

⁶³⁹ Beaufort County, SC. "Comprehensive Plan" (accessed on January 8, 2013); available from <http://www.bcgov.net/departments/administrative/beaufort-county-council/comprehensive-plan/2010-comprehensive-plan.php>.

⁶⁴⁰ US Department of Housing and Development. "Neighborhood Stabilization Program, NSP Grantees" (accessed on August 29, 2012); available from <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>.

⁶⁴¹ SC State Housing. (accessed on January 8, 2013); available from http://www.schousing.com/Housing_Partners/Tax_Credits.

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Regions Bank is not a small business or HMDA lending leader in the assessment area. In 2010, the bank ranked 12th out of 57 small business loan reporters by originating 2.7% of all small business loans. In 2011, the bank rose to number nine of 58 reporters and increased its lending performance to 3.7% of all loans. From 2010 to 2011, the bank's small business lending increased from 84 to 128 loans. For HMDA lending, Regions Bank ranked 17th in 2010 and 2011 with 1.3% and 1.2% of all HMDA loans, respectively. Wells Fargo Bank, SunTrust Mortgage, and South Carolina Bank and Trust were consistently the top HMDA originators in the assessment area.

Demographic Characteristics

The following table shows selected demographic information for the Hampton-Jasper-Beaufort assessment area.

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Combined Demographics Report

Assessment Area: SC Hampton-Jasper-Beaufort

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	6,811	15.5
Moderate-income	3	8.6	2,760	6.3	624	22.6	6,352	14.5
Middle-income	16	45.7	22,188	50.6	2,929	13.2	8,025	18.3
Upper-income	16	45.7	18,922	43.1	870	4.6	22,682	51.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	35	100.0	43,870	100.0	4,423	10.1	43,870	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	4,153	2,961	6.6	71.3	691	16.6	501	12.1
Middle-income	34,688	20,970	47.0	60.5	9,752	28.1	3,966	11.4
Upper-income	38,178	20,725	46.4	54.3	4,919	12.9	12,534	32.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	77,019	44,656	100.0	58.0	15,362	19.9	17,001	22.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	340	3.3	308	3.4	20	3.6	12	2.5
Middle-income	4,162	40.9	3,712	40.6	239	43.4	211	44.5
Upper-income	5,669	55.7	5,126	56.0	292	53.0	251	53.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10,171	100.0	9,146	100.0	551	100.0	474	100.0
Percentage of Total Businesses:			89.9		5.4		4.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	10	7.2	7	5.8	2	11.8	1	50.0
Middle-income	92	66.2	78	65.0	13	76.5	1	50.0
Upper-income	37	26.6	35	29.2	2	11.8	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	139	100.0	120	100.0	17	100.0	2	100.0
Percentage of Total Farms:			86.3		12.2		1.4	

Based on 2010 D&B information according to 2000 Census Boundaries.

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Hampton-Jasper-Beaufort assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes few, if any, community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 210 (49.2%) small business loans compared to 217 (50.8%) HMDA loans in the Hampton-Jasper-Beaufort, South Carolina assessment area. Therefore, HMDA lending was given equal weight to small business lending in determining the bank's lending test rating in the assessment area. The percentage of the bank's total lending at 0.2% is comparable to the percentage of deposits at 0.2% in this area. The bank did not originate any community development loans in the Hampton-Jasper-Beaufort assessment area. Regions Bank is not a major competitor in this market, ranking 17th in HMDA originations and 9th in small business loan originations in 2011.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis, the geographic distribution of HMDA and small business lending, including both originations and purchases, was compared with available demographic information. There are no low-income tracts in the Hampton-Jasper-Beaufort assessment area. Performance context issues and aggregate lending data were taken into consideration. Considering all these factors, Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 2.9% of its home purchase loans in moderate-income census tracts, where 6.6% of the owner-occupied units in the assessment area are located. Regions Bank's performance was better than aggregate in 2010 but below the aggregate in 2011.

The bank's purchase lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Refinance Loans

Regions Bank's home refinance lending in moderate-income census tracts is adequate. During the review period, the bank originated 2.3% of its home refinance loans in moderate-income census tracts, where 6.6% of the owner-occupied units are located. Regions Bank's performance was better than the aggregate in 2010 and 2011.

The bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Regions Bank's home improvement lending in moderate-income census tracts is adequate when compared to the percentage of owner-occupied units in these tracts and to the aggregate performance. During the review

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period, Regions Bank originated 9.1% home improvement loans in moderate-income tracts, where 6.6% of the owner-occupied units in the assessment area are located. Additionally, Regions Bank's performance was better than the aggregate in 2010 and less than the aggregate in 2011.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was less than the percentage of owner-occupied units.

Small Business Loans

Regions Bank's small business lending in moderate-income tracts is good. During the review period, Regions Bank originated 4.3% of its small business loans in moderate-income census tracts, where 3.4% of the small businesses in the assessment area are located. The bank's performance was greater than the aggregate in both 2010 and 2011.

The bank's small business lending in middle-income tracts was greater than the percentage of small businesses in these tracts, while lending in upper-income tracts was less than the percentage of small businesses

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

Regions Bank's borrower distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues, such as local economic conditions, unemployment, and poverty rates, were considered, as well as the performance of other banks.

Home Purchase Loans

The bank's home purchase lending to low-income borrowers is very poor. The bank did not originate any of its home purchase loans to low-income borrowers. Low-income families make up 15.5% of total families in the assessment area. Regions Bank's performance was less than the aggregate in both 2010 and 2011.

Home purchase lending to moderate-income borrowers is excellent. At 14.7%, the bank's percentage of home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 14.5%. Regions Bank's performance was better than aggregate in both 2010 and 2011.

The bank's home purchase lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is good. The bank made 4.1% of its refinance loans to low-income borrowers. Low-income families make up 15.5% of total families in the assessment area. It was noted that the aggregate performance was also less than the percentage of low-income families, indicating opportunity may be limited for home refinance lending. Nonetheless, the bank's performance exceeded the aggregate lenders in both 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is excellent when compared to the percentage of moderate-income families in the assessment area and to aggregate performance. The bank's percentage of home refinance lending to moderate-income borrowers at 10.5% was less than the percentage of

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moderate-income families in the assessment area at 14.5%; however, Regions Bank's performance was significantly better than the aggregate in both 2010 and 2011.

The bank's home refinance lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. Regions Bank's percentage of home improvement loans at 27.3% was greater than the percentage of low-income families in the assessment area at 15.5%. The bank's performance was significantly better than the aggregate in 2010 but below the aggregate in 2011.

Home improvement lending to moderate-income borrowers is adequate. Regions Bank's percentage of home improvement loans at 9.1% was less than the percentage of moderate-income families in the assessment area at 14.5%. The bank's performance was less than the aggregate in 2010 and greater than the aggregate in 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses exceeded the aggregate in 2010 and was less than the aggregate in 2011. The bank originated 30.5% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 89.9%. However, of the 210 small business loans originated during the review period, 107 (51.0%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 62.1%, which was still less than the percentage of small businesses in the Hampton-Jasper-Beaufort assessment area. However, 81.0% of the 210 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in 2010 and comparable to the aggregate in 2011.

Community Development Lending

Regions Bank makes few, if any, community development loans in the Hampton-Jasper-Beaufort assessment area. The bank did not originate any community development loans during the review period. Local community development credit needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization resulting from elevated foreclosure rates, and economic development activities such as small business finance that result in job growth, none of which have been responded to by the bank through community development lending.

Investment Test

The bank's performance in the Hampton-Jasper-Beaufort assessment area under the investment test is adequate. The bank had three investments totaling \$1.9 million and no current period investments. Direct investments in the assessment area provided support for affordable housing through LIHTCs and GNMA investment vehicles. The bank invested in one LIHTC project in 2008 that created 40 units of affordable housing. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. The broader

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regional investments primarily funded small businesses and startup companies through SBICs and community revitalization through a regional New Markets Tax Credit fund. Local community credit needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization resulting from elevated foreclosure rates, and economic development activities such as small business finance that result in job growth.

The bank made one contribution of \$140 to an organization that provides community services. In addition, the bank made several contributions to national organizations that may indirectly benefit the assessment area. The bank's investments and contributions are not considered highly responsive to identified community needs, given the bank's presence in the market.

Service Test

The bank's service test performance in the Hampton-Jasper-Beaufort assessment area is poor.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of the eight branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. Regions Bank did not open or close any branches in the Hampton-Jasper-Beaufort assessment area. The assessment area does not have any low-income tracts, but has three moderate-income tracts. The bank does not have any branches located in moderate-income tracts.

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Geographic Distribution of Branches Assessment Area: SC Hampton-Jasper-Beaufort

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Moderate	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			3	8.6%	6.1%	3.3%
	LS	0		0	0							
Middle	Total	4	50.0%	0	0	3	1	1				
	DTO	0		0	0	0			16	45.7%	51.2%	40.9%
	LS	0		0	0							
Upper	Total	4	50.0%	0	0	4	0	1				
	DTO	0		0	0	0			16	45.7%	42.7%	55.7%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Total	Total	8	100.0%	0	0	7	1	2				
	DTO	0		0	0	0			35	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a limited level of community development services in the assessment area. During the review period, Regions Bank employees provided 74 service hours for community development organizations by participating in 18 community development services. According to information obtained from community contacts, there are opportunities for financial institutions to participate in community development services in the assessment area. Identified needs in the community include affordable housing, neighborhood stabilization, foreclosure mitigation, and financing and support for small businesses.

Non-Metropolitan Areas (Limited Review)

The following non-metropolitan assessment area was reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE SOUTH CAROLINA NON-METROPOLITAN ASSESSMENT AREA

- **McCormick-Barnwell Assessment Area (McCormick and Barnwell Counties)**
 - As of December 31, 2011, Regions Bank operated two branches in the assessment area, representing 8.0% of its branches in South Carolina.
 - As of June 30, 2011, the bank had \$60.3 million in deposits in this assessment area, representing a market share of 17.8% and 5.5% of Regions Bank’s total deposits in South Carolina.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, the assessment area’s performance was evaluated and compared with the bank’s performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding this area.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
McCormick-Barnwell	Not Consistent (Below)	Not Consistent (Below)	Not Consistent (Above)

As stated earlier, the Columbia and Hampton-Jasper-Beaufort assessment areas received full-scope reviews, and the bank’s performance in both the Columbia and Hampton-Jasper-Beaufort assessment areas were given similar consideration in determining the overall rating for the state. Columbia is the bank’s largest market in South Carolina in terms of deposits and number of branches. The full-scope areas selected together represent 53.9% of the deposits in the assessment areas in South Carolina as well as 48.0% of the branches. The full-scope assessment areas also represent 28.0% of the HMDA loans and 35.7% of the small business loans in the state. Therefore, the two full-scope assessment areas represent more than half of the deposits and a large portion of the branches and loans in the State of South Carolina.

For the Lending Test, performance in the McCormick-Barnwell limited-scope assessment area was weaker than the bank’s performance in the state. The distribution of loans by borrower’s income and lower levels of community development loans relative to the bank’s operations in the assessment area contributed to weaker performance in this assessment area.

For the Investment Test, the performance in the McCormick-Barnwell assessment area was weaker than the bank’s performance in the state due to lower levels of qualified investments relative to the bank’s operations in the assessment area.

For the Service Test, the performance in the McCormick-Barnwell limited-scope assessment area was stronger than the bank’s performance in the state.

The performance in the limited-scope assessment area did not affect the overall state rating.

Tennessee

CRA RATING FOR TENNESSEE: **Satisfactory**⁶⁴²

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

The Investment Test is rated: **Outstanding**

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

Major factors supporting the rating include the following:

- Lending activity reflects good responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects good penetration throughout the assessment areas. In addition, the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank is a leader in making community development loans within the assessment areas.
- The bank provides an excellent level of qualified community development investments and grants in the assessment areas and is often in a leadership position in response to the community development needs of the assessment areas.
- Retail services are accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides a relatively high level of community development services throughout the assessment areas.

⁶⁴² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Tennessee

SCOPE OF EXAMINATION

Full-scope reviews were conducted for two assessment areas in the State of Tennessee:

- Eastern Tennessee (non-MSA)
- Nashville

Limited-scope reviews were conducted for the remaining eight assessment areas:

- Clarksville
- Cleveland
- Jackson
- Johnson City
- Knoxville
- Morristown
- Southern Tennessee (non-MSA)
- Western Tennessee (non-MSA)

The time period, products and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TENNESSEE

Regions Bank operates 186 branch offices in its assessment areas in Tennessee, representing 10.8% of the bank's total branches. As of June 30, 2011, the bank had \$12.3 billion in deposits in Tennessee, representing 12.5% of Regions Bank's total deposits in all the assessment areas. The bank ranked 1st in total deposits in the state with a market share of 14.9%. Of the 86,664 HMDA loans originated and purchased by Regions Bank, 10,183 (11.8%) were in the Tennessee assessment areas. Of the 110,902 small business and small farm loans originated and purchased by Regions Bank, 12,612 (11.4%) were in the Tennessee assessment areas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

The lending test rating for the State of Tennessee is High Satisfactory. Lending activity reflects good responsiveness to assessment area credit needs in the Nashville full-scope assessment area, while lending activity in Eastern Tennessee is considered adequate. The bank's performance with regard to the geographic distribution of loans reflects good penetration throughout the assessment areas. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different sizes. The bank makes an excellent level of community development loans.

Although Regions Bank is both a small business and HMDA lender, small business lending was given greater consideration in determining the lending test rating for Tennessee because the bank originated more small business loans by number than HMDA loans. Additionally, the Nashville assessment area received greater consideration when determining the rating because it holds a greater percentage of the bank's deposits, loans, and branches in the state of Tennessee than the other full-scope assessment area. Furthermore, Regions Bank originated only 189 small farm loans in Tennessee during the review period; therefore, no detailed discussion of these loans is included in this section of the report.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendices F-G.

Tennessee

Lending Activity

Lending levels reflect good responsiveness to the credit needs of the Tennessee assessment areas. The following table shows lending activity from January 1, 2010, through December 31, 2011.

Statewide Summary of Lending Activity **Assessment Areas Located in** **Tennessee**

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	3,050	13.4%	\$518,891	20.5%
HMDA Refinance	6,303	27.7%	\$1,085,112	42.9%
HMDA Home Improvement	830	3.6%	\$7,301	0.3%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	10,183	44.7%	\$1,611,304	63.7%
Total Small Business	12,423	54.5%	\$892,348	35.3%
Total Farm	189	0.8%	\$24,088	1.0%
TOTAL LOANS	22,795	100.0%	\$2,527,740	100.0%

Originations and Purchases

Affiliate loans include only loans originated or purchased within the bank's assessment area.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA and small business loans is good. The geographic distribution was good in the Nashville assessment area and poor in the Eastern Tennessee assessment area. Overall, the distribution of loans by borrower's income and revenue size of business is adequate. The borrower distribution is considered adequate in both full-scope assessment areas in the state. A detailed discussion of the borrower and geographic distribution of lending for the full-scope assessment areas is included in the next section of this report.

Community Development Lending

Regions Bank is a leader in making community development loans in the Tennessee assessment areas. The bank made 80 community development loans totaling \$274.2 million during the review period, which represented 11.8% by number and 19.6% by dollar amount of the bank's community development lending. The majority of the loans were for the purpose of revitalization and stabilization of low- and moderate-income geographies and for affordable housing. The bank had an excellent level of community development lending in both the Nashville and Eastern Tennessee full-scope assessment areas. More information on community development lending can be found in each full-scope assessment area section.

Investment Test

The investment test rating for the State of Tennessee is Outstanding when considering the bank's statewide performance and its overall presence in the state. The bank made excellent use of qualified investments and contributions. The bank exhibited excellent responsiveness to credit and community development needs through its investment activities in the Nashville and East Tennessee assessment areas.

Tennessee

The bank made 93 qualified investments of approximately \$201.5 million and contributions and in-kind donations of \$1.1 million within the Tennessee assessment areas. Of the 93 investments, 24 totaling \$88.5 million were current period investments. Most of the investments provided support for affordable housing through Low Income Housing Tax Credit (LIHTC) projects and LIHTC investment funds, as well as GNMA and FNMA investment instruments. Regions is a leader in financing affordable housing through LIHTCs in Tennessee. The bank has invested directly in 49 LIHTC projects for a total investment of \$164.8 million. In the current review period, the bank invested in 17 LIHTC projects, which provided more than 1,750 units of affordable, multi-family housing at a time when this is one of the biggest needs in the state. The total current period investment in LIHTC projects is over \$71 million. The bank also had investments that benefitted its footprint or a broader regional area that includes Tennessee. The broader regional investments primarily funded small businesses and startup companies through investments in SBICs and other small business loan funds.

In addition, the bank made several statewide contributions totaling \$14,769 that positively impacted all assessment areas in the state. These contributions provided support for affordable housing and community services. Specifically, the bank has been a long running supporter of a statewide initiative led by the Tennessee Housing Development Agency to increase access to homeownership counseling, with the goal of certifying homeownership counselors in all 95 counties in Tennessee. Additional details regarding specific investments and contributions can be found in the full-scope assessment area sections.

Service Test

The service test rating is High Satisfactory when considering the bank's statewide performance in Tennessee.

Retail Services

Delivery systems, including ATMs and branch office locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The bank closed five branches in low- or moderate-income tracts in the full-scope assessment areas since the previous CRA performance evaluation; nevertheless, the closing of branches has generally not adversely affected the accessibility of the bank's delivery systems, including to low- and moderate-income geographies and/or low- and moderate-income individuals.

Community Development Services

The bank provides a relatively high level of community development services that benefit residents and small businesses of the assessment areas. Out of the two full-scope assessment areas, community development services were good in the Nashville assessment area and adequate in the Eastern Tennessee assessment area.

Nashville, Tennessee

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NASHVILLE, TENNESSEE ASSESSMENT AREA

The Nashville assessment area consists of Cannon, Davidson, Dickson, Robertson, Rutherford, Sumner, Williamson, and Wilson counties, which are part of the 13-county Nashville-Davidson-Murfreesboro-Franklin Metropolitan Statistical Area (MSA). Nashville is the largest city in the assessment area, followed by Murfreesboro (Rutherford County), Franklin (Williamson County), and Hendersonville (Sumner County). There are 246 census tracts in the assessment area across the eight counties, of which 16 are low-income and 53 are moderate-income. Regions Bank operates 66 branches in the Nashville assessment area, 3 in low-income tracts and 10 in moderate-income tracts. These branches represent 35% of the bank's total branches in Tennessee.

Of the 86,664 HMDA loans originated and purchased by Regions Bank, 4,883 (5.6%) were in the Nashville assessment area. Of the 107,574 small business loans originated and purchased by Regions Bank, 5,684 (5.3%) were in the Nashville assessment area.

Population and Income Characteristics

The Nashville assessment area grew rapidly between 2000 and 2010, with population increasing by 22% to almost 1.5 million in 2010. Statewide, population increased by 11.5% over this time period. Nashville-Davidson County (a consolidated city-county government) is the largest county within the assessment area, with approximately 626,000 residents in 2010. Rutherford is the second largest county, followed by Williamson and Sumner.

The assessment area represents 92% of the population in the Nashville-Davidson-Murfreesboro-Franklin MSA. Williamson and Rutherford counties have received national recognition as two of the fastest growing counties in the country, and each grew by more than 44% between 2000 and 2010. Population in Wilson, Sumner and Robertson counties grew by more than 20%. In many metropolitan areas, population growth has occurred in the suburban areas while major cities have lost population. In the Nashville MSA, while the largest growth has occurred outside Nashville-Davidson County, the city also grew by almost 10% between 2000 and 2010. Much of the growth has been driven by in-migration, including a large increase in the Hispanic population.⁶⁴³

There is substantial variation in the median family income throughout the assessment area. Williamson County is one of the wealthiest counties in the country, and the estimated median family income in 2010 was \$100,407. In Cannon County, the smallest county in the assessment area, median family income was \$45,354. Median family income in Davidson County was \$56,084.⁶⁴⁴

For the purposes of this analysis, HUD's median family income for the Nashville-Davidson-Murfreesboro-Franklin MSA for 2010 and 2011 is used. As shown, the median family income for the MSA increased between 2010 and 2011, from \$65,200 to \$66,200. The following table provides a breakdown of the estimated annual income based on income classification (i.e., low, moderate, middle and upper).

⁶⁴³ US Census Bureau. Accessed through PolicyMap. (accessed on January 25, 2013); available at: <http://www.policymap.com>.

⁶⁴⁴ US Census Bureau. Accessed through PolicyMap. (accessed on January 25, 2013); available at: <http://www.policymap.com>.

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Borrower Income Levels Nashville-Davidson-Murfreesboror-Franklin, TN MSA

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2010	\$65,200	0 - \$32,599	\$32,600 - \$52,159	\$52,160 - \$78,239	\$78,240 - & above
2011	\$66,200	0 - \$33,099	\$33,100 - \$52,959	\$52,960 - \$79,439	\$79,440 - & above

Housing Characteristics

The housing market in the Nashville area softened during the economic downturn, but a modest recovery is already underway. Williamson County, in particular, fared well through the recession in terms of home prices, and the market has started to rebound quickly.

Home sales in the assessment almost doubled between 1996 and 2006, according to the Greater Nashville Association of Realtors.⁶⁴⁵ In 2006, there were more than 30,000 home sales in the area. Between 2006 and 2011, however, home sales dropped sharply. In all counties, sales were down by more than 40%, with the greatest decline in fast-growing Rutherford County. Home sales increased in 2012 but remain well below the 2006 peak.⁶⁴⁶

Home prices also declined between 2006 and 2011, but because the market did not have great price appreciation before the recession, the decrease was less significant. The median home price is highest in Williamson County and has remained relatively stable, only dropping by 3% between 2006 and 2011. The median home price was \$342,500 in 2011 and continued to increase in 2012. The median home price in the other counties in the assessment area declined from 6% to 11% between 2006 and 2011. In Davidson County, the median home price was \$158,000, and elsewhere in the assessment area, home prices ranged from \$121,000 in Dickson County to \$190,000 in Wilson County.⁶⁴⁷

New home construction increased considerably between 2000 and 2005, particularly in suburban Sumner, Rutherford and Wilson counties. Construction peaked in 2005 when 13,680 single-family building permits were issued. Between 2005 and 2011 the number of single-family building permits fell by 70%.⁶⁴⁸ However, new single-family home construction increased by 41% in the Nashville MSA between 2011 and 2012, with 85% of the new development happening in Davidson, Rutherford, Williamson and Wilson counties.

The housing market has been adversely impacted by rising mortgage delinquencies and foreclosures. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due and in the foreclosure process, rose from 4.9% to 8.7% between January 2010 and December 2011. Mortgage

⁶⁴⁵ Data includes all assessment area counties, except Cannon County, which is outside the service area of the Greater Nashville Association of Realtors.

⁶⁴⁶ Greater Nashville Association of Realtors "Area Home Sales Information." (accessed on September 4, 2012); available from : <http://gnar.org.s157661.gridserver.com/area-home-sales>

⁶⁴⁷ Greater Nashville Association of Realtors "Area Home Sales Information." (accessed on September 4, 2012); available from : <http://gnar.org.s157661.gridserver.com/area-home-sales>

⁶⁴⁸ US Census Bureau Residential Construction Branch. Accessed through PolicyMap. (accessed on September 4, 2012); available from <http://www.policymap.com>

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delinquency rates were highest in Robertson County, at 13.2%, and over 10% in Rutherford and Sumner counties at the end of 2011.⁶⁴⁹

The homeownership rate differs throughout the assessment area, from a low of 55% in Davidson County to a high of 81% in Williamson County. Rutherford County was the only other county in 2010 with a homeownership rate less than 70%. Housing affordability also varies. Williamson County is the least affordable county in the state, and only 9.8% of the homes were considered affordable for a family of four earning less than 80% of the area median income in 2009. This compares with over 45% of homes in Davidson County that are considered affordable to this target group. Dickson and Cannon counties are considered the most affordable in the assessment area.⁶⁵⁰

Employment Conditions

Nashville is the state capital and serves as a vital hub for government, business and tourism in the state of Tennessee. Nashville-Davidson County is a center for the health care, music, publishing, banking, and transportation industries, including Bridgestone, Hospital Corporation of America (HCA), Lifeway, and Universal Music Group. Nashville is known as the center for country music, but it is also home to over 250 health care companies, including HCA, which is the largest private hospital management company in the country. The automotive industry has established a strong presence in middle Tennessee. In 2006, Nissan North America moved its North America Headquarters to Franklin (Williamson County). Nissan also has its largest manufacturing plant in North America located in Smyrna (Rutherford County). Nissan continues to invest in Smyrna, most recently by building a new plant to produce electric vehicles and lithium-ion batteries.

Williamson County is also an economic engine for the region, and it is consistently rated as one of the nation's fastest growing counties with upscale suburbs, and large retail and corporate office parks. The county is home to 40 corporate headquarters, including Nissan North America, Tractor Supply Company, Mars Petcare and Community Health Systems, Inc.⁶⁵¹

Throughout the assessment area, the largest employment concentrations are in government, and health care and social services, followed by retail, accommodation and food services, manufacturing, and administrative and waste services. Davidson and Williamson counties have the most diverse economic base. The largest employers in the assessment area include the State of Tennessee, Vanderbilt University, St Thomas Health, and Gaylord Entertainment.⁶⁵²

The middle Tennessee economy weakened during the economic downturn in 2008 and 2009. Job loss was greatest in the manufacturing, construction, accommodation and food services, and other services sectors, though the impact of the recession varied across the counties in the assessment area. Job loss was greater in Davidson County, while employment levels in Williamson County remained relatively stable.

The entire middle Tennessee region was impacted by the closure of the General Motors Plant in late 2009 in Spring Hill, just south of the Williamson County line. At the peak, the plant employed 5,000 workers, and after it closed, the unemployment rate in Maury County reached 17%. While this is outside the assessment area, the plant closure impacted the entire region and also led to job loss at automotive suppliers located in the

⁶⁴⁹ Federal Reserve Bank of Atlanta calculations of data provided by CoreLogic

⁶⁵⁰ US Census Bureau and HUD. Accessed through PolicyMap. (accessed on September 4, 2012); available from <http://www.policymap.com>

⁶⁵¹ Nashville Area Chamber of Commerce. "Regional Profile" (accessed on September 6, 2012); available from: http://www.nashvillechamber.com/Libraries/Economic_Development_Brochures/2012_Regional_Profile.sflb.ashx

⁶⁵² BLS, 2010 Regional Economic Information Services data.

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surrounding counties. However, in late 2011, GM announced it was re-opening the plant in 2012 and will invest approximately \$240 million and eventually create up to 1,900 new jobs.^{653,654}

Unemployment rates in the Nashville MSA increased from about 4% in 2007 to a high of 9.3% in late 2009. The highest unemployment rates were in Robertson and Dickson counties. However, even at the peak of the recession, the Nashville MSA performed better than the state, where the unemployment rate peaked at 10.5% in 2009.⁶⁵⁵

Employment conditions in the region have been steadily improving. In the Nashville MSA, unemployment fell from 8.7% to 8.0% between 2010 and 2011. The unemployment rate in Davidson County fell from 8.9% to 8.2%, while in Williamson County, unemployment fell from 6.9% to 6.2%.⁶⁵⁶

Unemployment Rates

Assessment Area: TN Nashville

Area	Years - Annualized	
	2010	2011
Nashville MSA	8.7	8.0
Cannon County	9.5	8.9
Davidson County	8.9	8.2
Dickson County	9.8	9.6
Robertson County	8.7	8.3
Rutherford County	8.7	8.0
Sumner County	8.7	8.0
Williamson County	6.9	6.2
Wilson County	8.2	7.6
Tennessee	9.8	9.2

Not Seasonally Adjusted

Most sectors have been experiencing job growth, with the exception of the information and government sectors. The largest growth has occurred in professional and business services, and educational and health services. The loss of jobs in the government sector is primarily due to the impact of revenue constraints on local government.

The residential construction sector was hard hit by the recession, particularly in Williamson and Rutherford counties. However, jobs in commercial construction started increasing in 2010 due to a number of new construction projects in downtown Nashville and to support the clean up after a major flood hit the city in 2010.

⁶⁵³ New York Times. "Old Saturn Plant Could Get a Second Chance." September 22, 2011. (accessed on September 6, 2012); available from <http://www.nytimes.com/2011/09/23/business/gms-former-saturn-plant-in-spring-hill-tenn-may-reopen.html?pagewanted=all>

⁶⁵⁴ Nashville Area Chamber of Commerce. 2011-2012 Relocations and Expansions. (accessed on January 25, 2013); available at: <http://www.nashvilleareainfo.com/homepage/relocation-expansion/recent-relocations-and-expansions>

⁶⁵⁵ Bureau of Labor Statistics

⁶⁵⁶ Bureau of Labor Statistics

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The flooding resulted in almost \$2.0 billion in damage to residential and commercial property. In addition, there are several major downtown development projects underway. First, construction started on the Music City Center, the city's new convention center, in 2010. At \$585 million, this project is the largest public-financed project in the city's history. In addition, construction is also underway on a new \$280 million Omni Hotel. These two projects alone have created many construction jobs and will support hundreds of new full-time jobs when complete.⁶⁵⁷

There has also been strong growth in the health-services sector, with the expansion of several health care companies and new hospital facilities leading to an increase of 1,700 jobs. Employment in the logistics and distribution sector is also growing, and in late 2011, Amazon announced it was opening two new e-fulfillment centers in Wilson and Rutherford counties.

The economic recovery in Nashville is underway, fueled by job growth and investment in diverse sectors. In June 2012, Nashville was ranked 5th in the Brookings Institute Metro Monitor index of economic recovery, which ranks the pace of recovery in the 100 largest metro economies based on job creation, unemployment rate, metro economic output, and housing prices.⁶⁵⁸ The Nashville MSA is gaining national recognition as an affordable, high quality place to live, and there is a growing entrepreneurial energy, which is fueling a public sense of optimism that the region is poised for continued growth.

Competition

Nashville has a competitive banking market where national and regional banks have a significant presence, but there are also a number of local community banks. As of June 30, 2011, Regions had the largest share of deposits in the market, with \$6.6 billion, or 18.0% of total deposits. Bank of America had 17.4% of the market, followed by SunTrust (12.4%), Pinnacle National Bank (9.1%) and First Tennessee (5.9%). There were 61 banks active in the market, operating 525 branches.

Regions ranked 6th out of 528 HMDA reporters in 2010 with 3.8% of total loans. HMDA lending in the assessment area declined between 2010 and 2011, but Regions moved up to the 5th ranking with 3.3% of loans. Wells Fargo Bank, Bank of America, JPMorgan Chase, and SunTrust are the dominant HMDA lenders in the market.

Regions was ranked 2nd out of 107 small business loan reporters in 2010 with 11.0% of the loans. Small business lending in the market increased in 2011, and Regions was again ranked 2nd with 14.3% of the loans. American Express Bank was the leading small business loan reporter in the market, though Pinnacle, US Bank, Chase, and Citibank also had a significant share of loans.

Community Development

As mentioned earlier, the Nashville area experienced historic flooding in May 2010. Businesses in downtown Nashville and along the Cumberland River, and a number of residential areas throughout the city, were flooded. Several of the impacted neighborhoods were home to primarily low-income and working class residents. Because of the historic flood levels, most of the affected homeowners did not have flood insurance, and the financial assistance provided by the federal agencies was not sufficient to cover rebuilding costs. Thus, the city developed the We Are Home program in partnership with The Housing Fund, a local CDFI, to provide grants

⁶⁵⁷ US Department of Housing and Urban Development, Office of Policy Development and Research. "Nashville-Davidson-Murfreesboro-Franklin, Tennessee" (accessed January 25, 2013); available at: http://www.huduser.org/portal/publications/PDF/NashvilleTN_comp_12.pdf

⁶⁵⁸ KnoxvilleNews.com. "Knoxville economy 15th on metro recovery index" (accessed on January 25, 2013); available at: <http://blogs.knoxnews.com/harris/2012/06/knoxville-economy-15th-on-metro-recovery-index.html>

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and low-interest loans to qualified flood victims. While many homeowners have been helped, there is a continuing need for revitalization in the flooded neighborhoods, where there are still many vacant and blighted properties.

Affordable housing generally is an issue throughout the assessment area. At the Greater Nashville Housing Summit hosted in July 2012, The Housing Fund reported that 34.1% of homeowners are paying significantly more than 30% of their income for housing and are therefore considered to be cost burdened. Renters also face significant challenges as rents in the region have risen in the past few years. The majority of the affordable housing initiatives are concentrated in Davidson County, due to the population density and higher demand. However, a shortage of affordable housing options is also an issue in the more suburban counties, and particularly Rutherford and Williamson. Developing affordable housing is challenging due to rising construction and land costs, particularly in Williamson County. Affordable rental housing is also difficult to finance without using the highly competitive Low Income Housing Tax Credit (LIHTC) program or identifying other sources of financing subsidies. A community contact that specializes in affordable housing indicated that overall, the Nashville market was recovering, but there is a need for more funding to support affordable housing and financial counseling programs. Foreclosures are a serious concern for low- and moderate-income homeowners in the region, and while the state provides some funding for foreclosure counseling, more resources are needed.

The Tennessee Housing Development Agency (THDA) is one of the largest funders of affordable housing statewide, particularly through the LIHTC program. Since 2008, approximately 1,670 units of affordable housing units financed by the LIHTC program have been put in service in the assessment area. The majority of the units are located in Davidson County, followed by Rutherford County.

The community development industry is most established in Davidson County, but many of the organizations serve a broader regional area. In addition to The Housing Fund, which provides affordable housing financing, Pathway Lending is a small business CDFI that provides assistance to small businesses statewide. There is also an active network of nonprofits that develop affordable housing, provide financial counseling, and offer other community services. In the suburban counties, there is a need to develop more nonprofit capacity and to bring in external partners to help address some of the community development needs.

Foreclosure activity increased in the Nashville MSA, particularly in southern Davidson County, where there the most rapid growth was occurring prior to the recession. Davidson County has received \$34 million in Neighborhood Stabilization Program (NSP) funds in the past three years to address the foreclosure crisis. The Metropolitan Development and Housing Agency (MDHA) partnered with several nonprofits to implement NSP, and funds have been allocated for the purchase and acquisition of foreclosed properties for rental and sale as affordable housing. Funds have also been used to develop new rental housing and to create a shared equity homeownership program that will allow low-income homeowners to purchase homes in targeted neighborhoods with significant financial assistance.

Increasing the financial stability of low- and moderate-income individuals is a focus for community development organizations in the region. In the Nashville MSA, 6.2% of households are unbanked, meaning they have no type of deposit account with a mainstream financial institution. In addition, 17% of households are considered underbanked, meaning they have a bank account but they also regularly use alternative financial services providers. In Nashville, the numbers are much higher, and over 11% of households are unbanked, and 22.5% are underbanked. The unbanked are disproportionately lower-income and minority households.⁶⁵⁹

⁶⁵⁹ Calculations by CFED of data from 2009 FDIC National Survey of Unbanked and Underbanked Households. (accessed on November 7, 2012); available at: <http://webtools.joinbankon.org/community/search>

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There are several initiatives underway to address the financial stability of low- and moderate-income individuals. First, there is an active network of volunteer income tax assistance (VITA) sites in Davidson, Rutherford and Williamson counties that provide free tax preparation. In Davidson County alone, VITA sites prepared over 10,000 tax returns in 2012. Second, Bank On Music City was launched in 2011, led by the United Way of Metropolitan Nashville. This initiative is part of the mayor's plan to reduce poverty and is focused on increasing access to mainstream financial services. Eight financial institutions, including Regions, are participating in this initiative by providing low-cost basic transaction accounts.

In addition to affordable housing and financial stability efforts, access to credit for small businesses is also an issue. The Federal Reserve Bank of Atlanta Community and Economic Development Department held a forum in 2010 with local small business lenders and technical assistance providers to learn more about the small business environment in the region. Meeting participants felt that banks had tightened underwriting criteria and small business owners that had been negatively impacted by the recession were not able to get loans. There was a need identified for smaller loans (under \$100,000) and also for technical assistance to help small business owners become good bank customers again. A community contact interviewed in 2012 felt that that there was a need for more lending to small and independent businesses, but overall, banks were doing a good job of meeting area credit needs.

Demographic Characteristics by Census Tract

The following table provides demographic characteristics of the bank's assessment area based on the 2000 US census data used to analyze the bank's CRA performance.

Nashville, Tennessee

Combined Demographics Report

Assessment Area: TN Nashville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	16	6.5	11,496	3.6	4,580	39.8	58,585	18.4	
Moderate-income	53	21.5	53,811	16.9	7,623	14.2	56,252	17.7	
Middle-income	126	51.2	179,251	56.4	9,806	5.5	74,053	23.3	
Upper-income	50	20.3	72,996	23.0	1,776	2.4	128,664	40.5	
Unknown-income	1	0.4	0	0.0	0	0.0	0	0.0	
Total Assessment Area	246	100.0	317,554	100.0	23,785	7.5	317,554	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	20,939	5,425	1.8	25.9	13,536	64.6	1,978	9.4	
Moderate-income	95,720	43,709	14.1	45.7	45,002	47.0	7,009	7.3	
Middle-income	279,165	180,933	58.4	64.8	82,613	29.6	15,619	5.6	
Upper-income	105,381	79,518	25.7	75.5	20,953	19.9	4,910	4.7	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	501,205	309,585	100.0	61.8	162,104	32.3	29,516	5.9	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	2,299	3.3	1,926	3.1	221	5.3	152	4.3	
Moderate-income	14,059	20.0	12,074	19.3	1,140	27.4	845	23.7	
Middle-income	34,994	49.7	31,669	50.5	1,728	41.5	1,597	44.7	
Upper-income	18,873	26.8	16,896	27.0	1,031	24.7	946	26.5	
Unknown-income	189	0.3	112	0.2	47	1.1	30	0.8	
Total Assessment Area	70,414	100.0	62,677	100.0	4,167	100.0	3,570	100.0	
Percentage of Total Businesses:			89.0		5.9		5.1		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	4	0.4	4	0.4	0	0.0	0	0.0	
Moderate-income	138	12.1	135	11.9	3	33.3	0	0.0	
Middle-income	816	71.5	810	71.6	5	55.6	1	100.0	
Upper-income	184	16.1	183	16.2	1	11.1	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	1,142	100.0	1,132	100.0	9	100.0	1	100.0	
Percentage of Total Farms:			99.1		.8		.1		

Based on 2010 D&B information according to 2000 Census Boundaries.

Nashville, Tennessee

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Nashville assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank is a leader in making community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 5,684 (53.8%) small business loans compared to 4,883 (46.2%) HMDA loans in the Nashville assessment area. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating in the assessment area. The percentage of the bank's total lending at 5.4% is comparable to the percentage of deposits at 6.7% in this area. Additionally, the bank originated 25 community development loans in the Nashville assessment area. Regions Bank is a major competitor in this market, ranking 5th in HMDA originations and 2nd in small business originations in 2011.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis, the geographic distribution of HMDA and small business lending, including both originations and purchases, was compared with available demographic information. Performance context issues and aggregate lending data were taken into consideration. Considering all these factors, Regions Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

Small Business Loans

Regions Bank's small business lending in low-income tracts is good. During the review period, Regions Bank originated 3.5% of its small business loans in low-income tracts, which was greater than the percentage of small businesses in low-income tracts at 3.1%. The bank's performance was below the aggregate in 2010 but better than the aggregate in 2011.

Regions Bank's small business lending in moderate-income tracts is good. During the review period, Regions Bank originated 19.1% of its small business loans in moderate-income tracts, which contain 19.3% of the small businesses in the assessment area. The bank's performance was better than the aggregate in both 2010 and 2011.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts, while lending in upper-income tracts was greater than the percentage of small businesses.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. During the review period, Regions Bank originated 0.9% of its home purchase loans in low-income tracts, where only 1.8% of the owner-occupied units are located. Regions Bank's performance was slightly below the aggregate in 2010 and below the aggregate in 2011.

Home purchase lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 8.4% of its home purchase loans in moderate-income tracts, where 14.1% of the owner-occupied units are located. Regions Bank's performance was comparable to the aggregate in both 2010 and 2011.

Nashville, Tennessee

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Refinance Loans

Regions Bank's home refinance lending in low-income census tracts is adequate. During the review period, the bank originated 0.8% of its home refinance loans in low-income tracts, where only 1.8% of the owner-occupied units are located. Regions Bank's performance was comparable to the aggregate in 2010 and below the aggregate in 2011.

Regions Bank's home refinance lending in moderate-income tracts is adequate. During the review period, the bank originated 6.4% of its home refinance loans in moderate-income tracts, where 14.1% of the owner-occupied units are located. Regions Bank's performance was comparable to the aggregate in 2010 and 2011.

The bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Regions Bank's home improvement lending in low-income tracts is good when compared to the percentage of owner-occupied units in these tracts and to the aggregate performance. During the review period, Regions Bank originated 1.6% home improvement loans in low-income tracts, where 1.8% of the owner-occupied units are located. The bank's performance was below the aggregate in 2010, but was comparable to the aggregate in 2011.

Regions Bank's home improvement lending in moderate-income tracts is good when compared to the percentage of owner-occupied units in these tracts and to the aggregate performance. During the review period, Regions Bank originated 17.3% home improvement loans in moderate-income tracts, where 14.1% of the owner-occupied units are located. Additionally, Regions Bank's performance was better than the aggregate in both 2010 and 2011.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was less than the percentage of owner-occupied units.

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

Regions Bank's borrower distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues, such as local economic conditions, unemployment and poverty rates, were considered, as well as the performance of other banks.

Small Business Lending

Considering the bank's performance when compared to the demographic and aggregate data, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses exceeded the aggregate in 2010 and was below aggregate in 2011. The bank originated 33.0% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 89.0%. However, of the 5,684 small business loans originated during the review period, 2,960 (52.1%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the bank's percentage of

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loans originated to small businesses was 68.8%, which was still less than the percentage of small businesses in the Nashville assessment area. However, 88.4% of the 5,684 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was comparable to the aggregate in 2010 and 2011.

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. At 13.5%, the bank's percentage of home purchase lending to low-income borrowers was less than the percentage of low-income families in the assessment area at 18.4%. Although the bank's performance was less than the demographic, its performance was better than aggregate in 2010 and comparable to the aggregate in 2011.

Home purchase lending to moderate-income borrowers is good. At 22.8%, the bank's percentage of home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area at 17.7%. Regions Bank's performance was comparable to the aggregate in both 2010 and 2011.

The bank's home purchase lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was comparable to the percentage of upper-income families.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is adequate. The bank originated 7.4% of its refinance loans to low-income borrowers. Low-income families make up 18.4% of total families in the assessment area. It was noted that the aggregate performance was also less than the percentage of low-income families, indicating opportunity may be limited for home refinance lending. Nonetheless, the bank's performance was comparable to the aggregate lenders in 2010 and exceeded the aggregate in 2011.

The bank's home refinance lending to moderate-income borrowers is good when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home refinance lending to moderate-income borrowers at 16.4% was less than the percentage of moderate-income families in the assessment area at 17.7%; however, Regions Bank's performance was comparable to the aggregate in 2010 and better than the aggregate in 2011.

The bank's home refinance lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. Regions Bank's percentage of home improvement loans at 14.8% was less than the percentage of low-income families in the assessment area at 18.4%. Although the bank's performance was less than the demographic, lending performance was comparable to the aggregate in both 2010 and 2011.

Home improvement lending to moderate-income borrowers is excellent. Regions Bank's percentage of home improvement loans at 26.7% was greater than the percentage of moderate-income families in the assessment area at 17.7%. The bank's performance was greater than the aggregate in both 2010 and 2011.

Nashville, Tennessee

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Community Development Lending

Regions Bank is a leader in making community development loans in the Nashville assessment area. The bank originated 25 community development loans totaling \$150.9 million during the review period. The loans financed a wide variety of activities that responded to various community credit needs. Local credit needs include but are not limited to affordable housing for low- and moderate-income individuals, disaster recovery, neighborhood stabilization, and financial stability for residents. The bank's community development loan portfolio inside the assessment area exhibits excellent responsiveness to the credit needs of low- and moderate-income individuals and geographies, and small businesses. The dollar amount of the portfolio is excellent relative to the bank's presence in the market.

Examples of community development lending include the following:

- Multiple loans totaling approximately \$18 million to support the development of more than 400 LIHTC-supported affordable housing units;
- A \$1.5 million loan to a company located in a moderate-income census tract in Davidson County that was declared a disaster area due to flooding. Regions Bank provided funds for business repairs so that the company could resume operations prior to receiving insurance proceeds;
- Multiple loans that promote economic development by financing small businesses as part of the SBA's 504 Certified Development Company program; and
- A loan to a local nonprofit organization that is located in a moderate-income geography and serves as a food distribution facility for low- and moderate-income families and organizations serving low- and moderate-income communities.

Investment Test

The bank's performance in the Nashville assessment area under the investment test is excellent. The bank had 30 investments totaling \$76.4 million, including eight current period investments totaling \$28.6 million. Direct investments in the assessment area provided support for affordable housing through FNMA and GNMA investment instruments, LIHTCs and investments in LIHTC funds. The bank has also provided community development program investments to several nonprofits. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. The broader regional investments primarily funded small businesses and startup companies through SBICs. Community development needs identified in the community include, but are not limited to, neighborhood stabilization due to elevated foreclosure and unemployment rates, affordable housing for low- and moderate-income individuals, financial stability for low- and moderate-income individuals, and small business financing and technical assistance.

The bank also made 82 contributions totaling \$818,440. Contributions were given primarily to organizations involved in provision of community services targeted to low- and moderate-income individuals and communities, affordable housing, and economic development. In addition, the assessment area may benefit from contributions to statewide and national organizations.

Regions Bank's investment portfolio and contributions exhibit excellent responsiveness to several of the identified community development needs. Examples include the following:

Nashville, Tennessee

- The bank is a leader in financing affordable housing with LIHTCs. The bank has invested \$57.6 million in LIHTC projects since 2003, which has supported 13 projects and over 1,500 units of housing affordable to low- and moderate-income individuals in the Nashville metro area.
- The bank has provided more than \$65,000 in contributions to support affordable housing organizations and over \$175,000 to support education-related programs, including school programs and needs-based scholarships for low- and moderate-income students. The bank provided more than \$200,000 to other organizations providing community services to low- and moderate-income individuals and communities.
- The bank has invested \$2.2 million in a CDFI engaged in affordable housing in Nashville that provides down payment assistance to low- and moderate-income homebuyers and provides financing for the development of affordable housing.

Service Test

The bank's service test performance in the Nashville assessment area is good. Its retail and community development services reflect good responsiveness to the needs of the Nashville assessment area.

Retail Services

The bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 66 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open any branches and closed 11 branches (three in moderate-income tracts, five in middle-income tracts, and three in upper-income tracts) in the Nashville assessment area. The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank has extended and weekend hours for branches in low- and moderate-income geographies, and the level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

Nashville, Tennessee

Geographic Distribution of Branches

Assessment Area: TN Nashville

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	3	4.6%	0	0	3	2	2				
	DTO	0		0	0	0			16	6.5%	4.0%	3.3%
	LS	0		0	0							
Moderate	Total	10	15.2%	0	3	9	7	4				
	DTO	0		0	0	0			53	21.5%	18.8%	20.0%
	LS	0		0	0							
Middle	Total	39	59.1%	0	5	38	31	23				
	DTO	2		0	1	2			126	51.2%	55.9%	49.7%
	LS	0		0	0							
Upper	Total	13	19.7%	0	3	13	12	8				
	DTO	0		0	0	0			50	20.3%	21.4%	26.8%
	LS	0		0	0							
Unknown	Total	1	1.5%	0	0	1	1	0				
	DTO	0		0	0	0			1	0.4%	0.0%	0.3%
	LS	0		0	0							
Total	Total	66	100.0%	0	11	64	53	37				
	DTO	2		0	1	2			246	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides a relatively high level of community development services in the assessment area. During the review period, Regions Bank employees provided 2,221 service hours in various capacities for community development organizations by participating in 269 community development services. Many of the community development services focused on education, affordable housing, youth involvement, tax assistance, activities that promote economic development for small businesses, and other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees provided volunteer income tax assistance to several low- and moderate-income individuals. In addition, Regions Bank employees served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies or to low- and moderate-income individuals.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TENNESSEE METROPOLITAN ASSESSMENT AREAS

- **Clarksville Assessment Area (Montgomery and Stewart Counties)**
 - As of December 31, 2011, Regions Bank operated seven branches in the assessment area, representing 3.8% of its branches in Tennessee.
 - As of June 30, 2011, the bank had \$314.4 million in deposits in this assessment area, representing a market share of 14.1% and 2.6% of Regions Bank's total deposits in Tennessee.
- **Cleveland Assessment Area (Bradley County)**
 - As of December 31, 2011, Regions Bank operated four branches in the assessment area, representing 2.2% of its branches in Tennessee.
 - As of June 30, 2011, the bank had \$215.9 million in deposits in this assessment area, representing a market share of 15.0% and 1.8% of Regions Bank's total deposits in Tennessee.
- **Jackson Assessment Area (Chester and Madison Counties)**
 - As of December 31, 2011, Regions Bank operated nine branches in the assessment area, representing 4.8% of its branches in Tennessee.
 - As of June 30, 2011, the bank had \$406.3 million in deposits in this assessment area, representing a market share of 22.8% and 3.3% of Regions Bank's total deposits in Tennessee.
- **Johnson City Assessment Area (Carter and Washington Counties)**
 - As of December 31, 2011, Regions Bank operated five branches in the assessment area, representing 2.7% of its branches in Tennessee.
 - As of June 30, 2011, the bank had \$181.7 million in deposits in this assessment area, representing a market share of 6.8% and 1.5% of Regions Bank's total deposits in Tennessee.
- **Knoxville Assessment Area (Anderson, Blount, Knox and Loudon Counties)**
 - As of December 31, 2011, Regions Bank operated 28 branches in the assessment area, representing 15.1% of its branches in Tennessee.
 - As of June 30, 2011, the bank had \$2.0 billion in deposits in this assessment area, representing a market share of 14.6% and 16.1% of Regions Bank's total deposits in Tennessee.
- **Morristown Assessment Area (Hamblen and Jefferson Counties)**
 - As of December 31, 2011, Regions Bank operated four branches in the assessment area, representing 2.2% of its branches in Tennessee.
 - As of June 30, 2011, the bank had \$205.4 million in deposits in this assessment area, representing a market share of 14.1% and 1.7% of Regions Bank's total deposits in Tennessee.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Metropolitan Areas (Limited Review)

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Clarksville	Not Consistent (Below)	Not Consistent (Below)	Consistent
Cleveland	Not Consistent (Below)	Not Consistent (Below)	Consistent
Jackson	Consistent	Consistent	Consistent
Johnson City	Not Consistent (Below)	Consistent	Consistent
Knoxville	Not Consistent (Below)	Consistent	Not Consistent (Below)
Morristown	Consistent	Not Consistent (Below)	Consistent

The Eastern Tennessee and Nashville assessment areas received full-scope reviews, and the bank's performance in the Nashville assessment area was given greater consideration in determining the overall rating for the state. Nashville is by far the bank's largest market in Tennessee in terms of deposits, loans, and branches. The full-scope areas selected together represent 61.6% of the deposits in the assessment areas in Tennessee as well as 47.3% of the branches. The full-scope assessment areas also represent 54.8% of the HMDA loans and 52.4% of the small business loans in the state. Therefore, the two full-scope assessment areas represent more than half of the deposits and loans and a large portion of the branches in the State of Tennessee.

For the Lending Test, performance was weaker than the bank's performance in the state in four of the limited-scope assessment areas (Clarksville, Cleveland, Johnson City and Knoxville) and consistent with the bank's performance in the remaining limited-scope assessment areas (Jackson and Morristown). Lower levels of community development loans relative to the bank's operations in the assessment areas contributed to weaker performance in the Clarksville and Cleveland assessment areas. Lower levels of community development loans relative to the bank's operations in the assessment area contributed to weaker performance in the Knoxville assessment area.

For the Investment Test, the performance in three limited-scope assessment areas (Clarksville, Cleveland and Morristown) was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment areas. The performance in the remaining limited-scope assessment areas (Jackson, Johnson City and Knoxville) was consistent with the bank's performance in the state.

For the Service Test, the performance in one limited-scope assessment area (Knoxville) was weaker than the bank's performance in the state due to less accessibility of delivery systems and fewer community development services. The performance in the remaining limited-scope assessment areas was consistent with the bank's performance in the state.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Eastern Tennessee

NON-METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE EASTERN TENNESSEE ASSESSMENT AREA

The Eastern Tennessee assessment area consists of Campbell, Cumberland, McMinn, Meigs, Morgan, Monroe, Pickett, Putnam, Rhea, and Roane counties. The primary cities are Cookeville and Crossville. The assessment area has 70 census tracts, with no low-income tracts and 12 moderate-income tracts. In addition, most of the middle-income tracts have been designated as distressed or underserved. Regions Bank operates 22 branches in the assessment area, two of which are located in a moderate-income census tract. The 22 branches represent 12% of the bank's total branches in Tennessee.

Of the 86,664 HMDA loans originated and purchased by Regions Bank, 697 (0.8%) were in the Eastern Tennessee assessment area. Of the 107,574 small business loans originated and purchased by Regions Bank, 814 (0.8%) were in the Eastern Tennessee assessment area.

Population and Income Characteristics

Eastern Tennessee is a largely rural area with low population density. Portions of all counties in the assessment area, with the exception of Putnam, Cumberland and Roane, are classified as either distressed or underserved middle-income tracts. The moderate-income tracts are located in Morgan, McMinn and Campbell counties.

Putnam is the largest county in the assessment area with a population of about 72,300 in 2010. Cumberland, McMinn and Roane are all similar in size, with approximately 55,000 residents in 2010. The total population in 2010 in the assessment area was 390,682. Population grew by almost 11% between 2000 and 2010, slightly below the average population growth rate for the state of 11.5%. Cumberland County had the largest population growth at almost 20%, adding 9,000 residents. Campbell County had the least growth at just 2.2%. Cookeville, located in Putnam County, is the largest city in the assessment area with 30,435 residents in 2010, and Crossville, in Cumberland County, is the second largest with 10,800. Both cities experienced significant growth between 2000 and 2010, with the population in each city increasing by more than 20%.⁶⁶⁰

According to US census estimates, median family income in 2010 ranged from \$37,013 in Campbell County to \$51,924 in Roane County. The median family income in all counties in the assessment area is lower than the median family income for the state, estimated at \$53,250.⁶⁶¹ For the purposes of this analysis, HUD's 2010 and 2011 median family income for Tennessee non-metro areas is used. As shown, the median family income decreased between 2010 and 2011, from \$46,400 to \$45,400. The following table provides a breakdown of the estimated annual income based on income classification (i.e., low, moderate, middle and upper).

⁶⁶⁰ US Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

⁶⁶¹ US Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

Eastern Tennessee

Borrower Income Levels Tennessee State Non-Metro

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$46,400	0	- \$23,199	\$23,200	- \$37,119	\$37,120	- \$55,679	\$55,680	- & above
2011	\$45,400	0	- \$22,699	\$22,700	- \$36,319	\$36,320	- \$54,479	\$54,480	- & above

Poverty is a persistent and growing issue in the assessment area. The estimated poverty rate between 2006 and 2010 exceeded 25% in Meigs County, followed by Campbell (23%), and Putnam (22.5%). Roane County was the only county where the poverty rate was below 15%. Most of the counties experienced a significant rise in the poverty rate, with the rate in several counties increasing by more than 40%.⁶⁶² Utilization of food stamps has also been increasing throughout the assessment area. Campbell County had the highest percentage of residents receiving food stamps in 2009 at 30.6%, while food stamp usage was lowest in Roane County at 16.9%.⁶⁶³

Housing Characteristics

Crossville and several other communities in the Eastern Tennessee area are becoming popular retiree markets, which has softened the impact of the recent recession. Most counties did see some decline in housing prices between 2007 and 2009, but prices have rebounded and even increased since that time. The median home price in 2011 across the assessment area ranged from a low of \$85,900 in Morgan County to \$136,500 in Pickett County. The median home price in Putnam County was \$126,375 in 2011.⁶⁶⁴

While home prices have been relatively stable, home sales and new home construction have declined. Home sales in the assessment area have fallen by 64% since the peak in 2005, and in 2011 there were 2,141 new and existing home sales in the assessment area. The majority of the sales activity occurs in Cumberland and Putnam counties, though sales in these counties declined by 52% and 65%, respectively, between 2005 and 2011.⁶⁶⁵ New home construction has also slowed and building permits for single-family homes decreased by 55% between 2005 and 2010. However, some counties were already seeing some increase in new construction by 2010.⁶⁶⁶

Foreclosure and mortgage delinquency rates have been rising in the assessment area. Seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) increased from 5.4% in January 2010 to 10.1% in November 2011. The problem is most acute in the smaller counties. The delinquency rate in McMinn County reached 14.4% at the end of 2011 while Meigs, Morgan and Roane counties each had delinquency rates above 12%.⁶⁶⁷

Similar to other rural communities, most of the households in the Eastern Tennessee area are homeowners, and the homeownership rate in most counties is well above 70%. Putnam County is the only county with a

⁶⁶² U.S. Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

⁶⁶³ U.S. Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

⁶⁶⁴ TN Housing Development Agency calculations of data provided by Property Assessment Division, Office of the Comptroller, State of Tennessee. (accessed on January 28, 2013); available at: <http://tn-tennesseehda.civicplus.com/index.aspx?NID=178>

⁶⁶⁵ TN Housing Development Agency calculations of data provided by Property Assessment Division, Office of the Comptroller, State of Tennessee. (accessed on January 28, 2013); available at: <http://tn-tennesseehda.civicplus.com/index.aspx?NID=178>

⁶⁶⁶ US Census Bureau, Residential Construction Branch. Accessed through PolicyMap. (accessed on January 28, 2013); available from <http://www.policymap.com>

⁶⁶⁷ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

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concentration of renters, primarily because Cookeville is home to Tennessee Tech, a 4-year university with over 11,000 students. Housing is considered relatively affordable in the assessment area. The percentage of homes that were affordable to a household earning 80% of the area median income ranged from 37.8% in Putnam County to 67.2% in Morgan County. Affordable rental housing, however, is a concern. The percentage of renters in 2009 considered cost burdened, meaning they spent more than 30% of their income on housing, ranged from 23.4% in Meigs County to 44.7% in Putnam County. Typically, renters are more likely to be cost burdened than homeowners. However, in Meigs County, more homeowners are cost burdened.⁶⁶⁸

Employment and Economic Conditions

The Eastern Tennessee assessment area is primarily rural, with few large cities or employers. Cookeville is the only city in the assessment area with more than 30,000 residents. Some of the largest employers in the area include Tennessee Tech (Putnam), UT Battelle (Roane), the Cookeville Regional Medical Center (Putnam), La-Z-Boy Chair Company (Rhea), the Putnam County Board of Education (Putnam), Perdue Farms (Putnam), Denso Manufacturing (McMinn), and Bowater (McMinn).⁶⁶⁹ Throughout the assessment area, there are employment clusters in a number of different sectors including manufacturing, retail, professional, technical and scientific services, health care and social services, accommodation and food services, and local government.⁶⁷⁰ Putnam County is the largest employment center in the region.

Oak Ridge, which is located in both Roane and Anderson counties (outside the Eastern Tennessee assessment area), is also an economic asset for the region. Oak Ridge National Lab is the largest federally funded research and development center and soon to be home to the fastest computer in the world, creating many jobs in science and technology. Roane County is part of the “Innovation Valley,” which is a regional economic development initiative centered around Oak Ridge to leverage the region’s science, technology and business resources.⁶⁷¹

The Eastern Tennessee region is an increasingly popular retiree market. The State of Tennessee created the “Retire Tennessee” program to promote the state to retirees; Cumberland, Putnam and Roane counties are all participating in the program.⁶⁷² There are a number of new retiree communities, and the city of Crossville (Cumberland County) promotes itself as the “golf capital of Tennessee.” The area is also looking to capitalize on the recreational and natural amenities, including the proximity to the Great Smoky Mountains and several state parks, to promote tourism to the area.

There are pockets of economic activity in the assessment area, but most of the counties saw significant job loss during the recession. The region has always struggled with high rates of unemployment; therefore, the recession further damaged a fragile economic environment. Unemployment peaked in 2009 in all counties in the assessment area, reaching as high as 17.5% in Monroe County. Four other counties saw unemployment rise to more than 13%. The unemployment rate did drop between 2010 and 2011 in most counties, but with the exception of Putnam and Roane Counties, remains well above the state.⁶⁷³

⁶⁶⁸ US Census Bureau and HUD. Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

⁶⁶⁹ Southeast Industrial Development Association (www.seida.info/www/docs/122/tennessee-county-profile-demographic-data/); The Cookeville Chamber of Commerce (http://www.cookevillechamber.com/Economic-Development/site_selection_assistance/majoremployers.php); Crossville Chamber of Commerce (<http://www.crossville-chamber.com/docs/2013.pdf>) (accessed on January 29, 2013)

⁶⁷⁰ Bureau of Labor Statistics, 2010 Regional Economic Information Systems

⁶⁷¹ The Roane Alliance. (accessed on January 29, 2013); available at: http://www.roanealliance.org/economic_development.aspx

⁶⁷² State of Tennessee, Retire Tennessee. (accessed on January 29, 2013); available at:

<http://www.retiretennessee.org/Communities.html>

⁶⁷³ Bureau of Labor Statistics

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Unemployment Rates

Assessment Area: TN Eastern TN

Area	Years - Annualized	
	2010	2011
Campbell County	12.1	11.5
Cumberland County	10.7	10.3
McMinn County	12.4	11.2
Meigs County	12.7	11.7
Monroe County	13.5	12.3
Morgan County	11.3	10.9
Pickett County	14.4	14.9
Putnam County	9.0	8.6
Rhea County	12.5	11.6
Roane County	8.0	8.0
Tennessee	9.8	9.2

Not Seasonally Adjusted

Competition

The Eastern Tennessee market is served primarily by community banks. According to the June 30, 2011 FDIC Summary of Deposits Report, Regions Bank held the largest share of deposits, with \$1.0 billion, or 18.3% of the total deposits. Citizens National Bank of Athens (7.7%), First National Bank of Tennessee (5.8%), Cumberland County Bank (4.6%), First Tennessee (4.6%), and Bank of Putnam County (4.3%) are the other larger deposit holders in the market. Overall there are 42 financial institutions operating 150 branches in the assessment area.

Regions ranked 2nd out of 46 small business loan reporters in 2010 with 9.9% of the loans. Regions more than doubled its small business lending in 2011, primarily through purchasing loans, and was the top ranked lender in the market with almost 19% of all loans. American Express was the other leading small business lender in the market.

Regions ranked 7th out of 329 HMDA reporters in 2010 with 3.3% of total loans. Overall HMDA lending in the assessment area declined between 2010 and 2011, and Regions' HMDA lending followed the same trend. Regions captured a slightly greater share of the total HMDA loans in the assessment area in 2011 and was ranked 6th, with 3.4% of total loans. Wells Fargo Bank is the leading HMDA lender in the market.

Community Development

Community development opportunities in Eastern Tennessee are limited. The Upper Cumberland and East Tennessee development districts are two regional agencies that provide support to local governments for community and economic development projects. These agencies also provide some small business financing through revolving loan funds, and the Upper Cumberland Development Agency has done some affordable housing development and provides homeownership counseling. In Cumberland County, the local housing

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authority is also the only affordable housing developer active in the county. According to a community contact in Cumberland County, the primary need in the area is affordable rental and single-family housing. The contact indicated that banks are relatively engaged in local housing efforts, providing staff for housing counseling programs and technical assistance, as appropriate.

There are several organizations located outside the assessment area that also serve some counties within the assessment area by providing access to housing counseling and some housing development services. The Federation of Appalachian Housing Enterprises (FAHE) is a regional CDFI that provides support to member nonprofits that serve the Appalachian region, and several of the FAHE members provide services to counties in the East Tennessee area. However, the majority of the funding for housing and community development activities comes from the Tennessee Housing Development Agency (THDA). Since 2005 there have been two Low Income Housing Tax Credit (LIHTC) projects developed in the assessment area, with a total of 87 units.

Foreclosure has not been a significant issue in the region, but several counties did receive funding to help stabilize neighborhoods impacted by foreclosures. Through the Neighborhood Stabilization Program allocation to THDA, counties in the Eastern Tennessee assessment area received about \$1.5 million. These funds have been used to purchase foreclosed properties in low- and moderate-income areas for resale to eligible homebuyers or for affordable rental housing.

Workforce development is a primary focus in the counties throughout the assessment area. There is a network of organizations that provide workforce training, but most of the institutions are located in the more populated areas. In the more rural areas, where the unemployment rate is highest, resources are limited. One of the primary economic development focus areas is expanding options for workforce training in rural counties through on-line learning and generally increasing the education level and skill set of the region's workforce.⁶⁷⁴

Demographic Characteristics by Census Tract

The following table provides demographic characteristics of the bank's assessment area based on the 2000 US census data used to analyze the bank's CRA performance.

⁶⁷⁴ East Tennessee Development District. "Comprehensive Economic Development Strategy, 2012-2013." (accessed on January 29, 2013); available at: <http://www.etdd.org/PDF/2012-2013%20CEDS%20document.pdf>

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Combined Demographics Report

Assessment Area: TN Eastern TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	20,671	20.3	
Moderate-income	12	17.1	11,498	11.3	2,534	22.0	18,735	18.4	
Middle-income	53	75.7	83,702	82.3	9,361	11.2	23,120	22.7	
Upper-income	5	7.1	6,544	6.4	393	6.0	39,218	38.5	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	70	100.0	101,744	100.0	12,288	12.1	101,744	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	19,734	10,818	10.1	54.8	6,669	33.8	2,247	11.4	
Middle-income	128,984	88,919	83.3	68.9	25,789	20.0	14,276	11.1	
Upper-income	9,872	7,045	6.6	71.4	2,077	21.0	750	7.6	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	158,590	106,782	100.0	67.3	34,535	21.8	17,273	10.9	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	2,153	14.4	1,916	14.0	106	15.7	131	19.6	
Middle-income	11,818	78.8	10,782	78.9	531	78.6	505	75.6	
Upper-income	1,030	6.9	959	7.0	39	5.8	32	4.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	15,001	100.0	13,657	100.0	676	100.0	668	100.0	
Percentage of Total Businesses:			91.0		4.5		4.5		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	44	8.5	44	8.5	0	0.0	0	0.0	
Middle-income	458	88.2	455	88.2	3	100.0	0	0.0	
Upper-income	17	3.3	17	3.3	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	519	100.0	516	100.0	3	100.0	0	.0	
Percentage of Total Farms:			99.4		.6		.0		

Based on 2010 D&B information according to 2000 Census Boundaries.

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Eastern Tennessee assessment area is adequate. The geographic distribution of loans reflects poor penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank is a leader in making community development loans.

During the review period, the bank reported 697 (46.1%) HMDA loans compared to 814 (53.9%) small business loans in the Eastern Tennessee assessment area. Therefore, evaluation and rating of the assessment area focus on the performance of small business lending more heavily than HMDA lending in determining the bank's lending test rating in the assessment area. In total, 0.8% of the bank's small business and HMDA lending by number of loans and 0.6% by dollar volume totaling \$127.8 million are located in this assessment area. The percentage of the bank's total lending at 0.8% is comparable to the percentage of deposits at 1.0% in this area. The bank also originated ten community development loans in the Eastern Tennessee assessment area. Regions Bank is a major competitor in this market, ranking 6th in HMDA originations and 1st in small business originations in 2011.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis, the geographic distribution of HMDA and small business lending, including both originations and purchases, was compared with available demographic information. There are no low-income tracts in the Eastern Tennessee assessment area. Performance context issues and aggregate lending data were taken into consideration. Considering all these factors, Regions Bank's geographic distribution of loans reflects poor penetration throughout the assessment area.

Small Business Loans

Regions Bank's small business lending in moderate-income tracts is poor. During the review period, the bank originated 8.2% of its small business loans in moderate-income tracts, where 14.0% of the small businesses are located. The bank's performance was less than aggregate in both 2010 and 2011.

The bank's small business lending to both middle-income and upper-income tracts was greater than the percentage of small businesses in both middle- and upper-income tracts, respectively, in the assessment area.

Home Purchase Loans

Home purchase lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 6.5% of its home purchase loans in moderate-income tracts, where 10.1% of the owner-occupied units are located. Regions Bank's performance was better than the aggregate in 2010 and below the aggregate in 2011.

The bank's home purchase lending to both middle-income and upper-income tracts was greater than the percentage of owner-occupied units in both middle- and upper-income tracts, respectively, in the assessment area.

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Home Refinance Loans

Regions Bank's home refinance lending in moderate-income tracts is very poor. During the review period, the bank originated 2.6% of its home refinance loans in moderate-income tracts, where 10.1% of the owner-occupied units are located. Regions Bank's performance was significantly less than the aggregate in both 2010 and 2011.

The bank's home refinance lending in middle-income tracts was greater than the percentage of owner-occupied units in middle-income tracts, while lending to upper-income tracts was less than percentage of owner-occupied units.

Home Improvement Loans

Regions Bank's home improvement lending in moderate-income census tracts is very poor when compared to the percentage of owner-occupied units in these tracts. During the review period, Regions Bank originated two (2.0%) of its home improvement loans in moderate-income tracts, where 10.1% of the owner-occupied units are located. Regions Bank's performance was significantly less than aggregate in 2010 and in 2011.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in middle-income tracts, while lending to upper-income tracts was less than percentage of owner-occupied units in those tracts.

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

Regions Bank's borrower distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues, such as local economic conditions, unemployment, and poverty rates, were considered, as well as the performance of other banks.

Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses exceeded the aggregate in 2010 and was less than aggregate in 2011. The bank originated 26.8% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 91.0%. However, of the 814 small business loans originated during the review period, 526 loans (64.6%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 75.7%, which was still below the percentage of small businesses in the assessment area. However, 91.0% of the 814 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in 2010 and comparable to the aggregate in 2011.

Home Purchase Loans

Regions Bank's home purchase lending to low-income borrowers is poor. The bank's performance was less than the demographic with 5.0% of its home purchase loans to low-income borrowers, while low-income families make up 20.3% of total families in the assessment area. The bank's performance was below the aggregate in 2010 and 2011.

Home purchase lending to moderate-income borrowers is adequate. At 20.9%, the bank's percentage of home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families

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in the assessment area at 18.4%. The bank's performance was slightly less than the aggregate in 2010 and slightly greater than the aggregate in 2011.

The bank's home purchase lending to both middle-income and upper-income borrowers was greater than the percentage of middle- and upper-income families, respectively, in the assessment area.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is good. The bank made 9.0% of its refinance loans to low-income borrowers, while low-income families make up 20.3% of total families in the assessment area. The bank's performance was significantly greater than the aggregate in 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is also good when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home refinance lending to moderate-income borrowers at 18.2% was comparable to the percentage of moderate-income families in the assessment area at 18.4%. Regions Bank's performance was greater than aggregate in 2010 and 2011.

The bank's home refinance lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. Regions Bank's percentage of home improvement lending to low-income borrowers at 18.8% was slightly less than the percentage of low-income families in the assessment area at 20.3%. Regions Bank's performance was greater than aggregate in 2010 and comparable to the aggregate in 2011.

The bank's home improvement lending to moderate-income borrowers is also good when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home improvement lending to moderate-income borrowers at 28.7% was greater than the percentage of moderate-income families in the assessment area at 18.4%. Regions Bank's performance was significantly greater than aggregate in 2010 and comparable to the aggregate in 2011.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families.

Community Development Lending

Regions Bank is a leader in making community development loans in the Eastern Tennessee assessment area. The bank originated 10 community development loans totaling \$23.1 million during the review period. The majority of the loans financed affordable housing for low- and moderate-income individuals, which is responsive to local community credit needs. Other credit needs include but are not limited to neighborhood stabilization, job growth and workforce development. The bank's community development loan portfolio inside the assessment area exhibits good responsiveness to the credit needs of low- and moderate-income individuals and geographies and small businesses. The dollar amount of community development loans is excellent relative to the bank's presence in the market.

Examples of community development lending include the following:

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- Six loans totaling \$17.8 million across three projects to develop more than 200 units of LIHTC-supported affordable housing restricted to tenants earning up to 60% of the area median income;
- Two loans to county government for the construction of a Federally Qualified Health Center (FQHC) that serves the medically underserved populations of Cumberland County; and
- One loan to a local government body for critical infrastructure that serves all residents in a distressed non-metropolitan middle-income geography.

Investment Test

The bank's performance in the Eastern Tennessee assessment area under the investment test is excellent. The bank had eight investments totaling \$21.8 million, including four current period investments totaling \$20.5 million. Direct investments in the assessment area provided support for affordable housing through FNMA investment instruments and LIHTCs. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. The broader regional investments primarily funded small businesses and startup companies through SBICs.

The bank also made 19 contributions totaling \$23,190. Contributions were given primarily to organizations involved in provision of community services targeted to low- and moderate-income individuals and communities or in economic development. In addition, the assessment area may benefit from contributions to statewide and national organizations.

- Community development needs identified include, but are not limited to, affordable housing for low- and moderate-income individuals, economic development that creates job growth, workforce development, small business financing and financial stability for low- and moderate-income individuals. Regions Bank's investment portfolio and contributions exhibit excellent responsiveness to several of the identified community development needs. For example, the bank invested nearly \$20.5 million in four LIHTC projects that provided 258 units of housing affordable to low- and moderate-income individuals in rural areas where quality, affordable housing is not widely available.

Service Test

The bank's service test performance in the Eastern Tennessee assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the Eastern Tennessee assessment area.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of the 22 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open any branches and closed four branches (two in moderate-income tracts and two in middle-income tracts) in the Eastern Tennessee assessment area. The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

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Geographic Distribution of Branches

Assessment Area: TN Eastern TN

Tract Category	Branches								Demographics			
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Moderate	Total	2	9.1%	0	2	2	2	1	12	17.1%	12.4%	14.4%
	DTO	0		0	0	0			12	17.1%	12.4%	14.4%
	LS	0		0	0							
Middle	Total	19	86.4%	0	2	18	10	9	53	75.7%	81.2%	78.8%
	DTO	1		0	0	1			53	75.7%	81.2%	78.8%
	LS	0		0	0							
Upper	Total	1	4.6%	0	0	1	0	0	5	7.1%	6.5%	6.9%
	DTO	0		0	0	0			5	7.1%	6.5%	6.9%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	0	0.0%	0.0%	0.0%
	DTO	0		0	0	0			0	0.0%	0.0%	0.0%
	LS	0		0	0							
Total	Total	22	100.0%	0	4	21	12	10	70	100.0%	100.0%	100.0%
	DTO	1		0	0	1			70	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides an adequate level of community development services in the assessment area. During the review period, Regions Bank employees provided 450 service hours for community development organizations by participating in 58 community development services. Many of the community development services focused on education, affordable housing, youth services, and various other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered several hours by teaching financial education classes to middle and high school students. The majority of the schools have a high number of students on free or reduced price lunch programs. In addition, Regions Bank employees served on the boards of directors or committees of various community organizations that provide services in low- and moderate-income geographies or to low- and moderate-income individuals.

Non-Metropolitan Areas (Limited Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE TENNESSEE NON-METROPOLITAN ASSESSMENT AREAS

- **Southern Tennessee Assessment Area (Bedford, Coffee, DeKalb, Franklin, Lincoln, Lewis, Maury and Warren Counties)**
 - As of December 31, 2011, Regions Bank operated 17 branches in the assessment area, representing 9.1% of its branches in Tennessee.
 - As of June 30, 2011, the bank had \$695.1 million in deposits in this assessment area, representing a market share of 14.0% and 5.7% of Regions Bank’s total deposits in Tennessee.
- **Western Tennessee Assessment Area (Dyer, Gibson, Lake, Obion, Benton, Carroll, Henry, Houston, Humphreys, Henderson, Weakley, Hardeman, Haywood, McNairy and Lauderdale Counties)**
 - As of December 31, 2011, Regions Bank operated 24 branches in the assessment area, representing 12.9% of its branches in Tennessee.
 - As of June 30, 2011, the bank had \$713.8 million in deposits in this assessment area, representing a market share of 11.9% and 5.8% of Regions Bank’s total deposits in Tennessee.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area’s performance was evaluated and compared with the bank’s performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Southern Tennessee	Not Consistent (Below)	Consistent	Not Consistent (Below)
Western Tennessee	Consistent	Consistent	Not Consistent (Below)

As stated earlier, the Eastern Tennessee and Nashville assessment areas received full-scope reviews, and the bank’s performance in the Nashville assessment area was given greater consideration in determining the overall rating for the state. Nashville is by far the bank’s largest market in Tennessee in terms of deposits, loans, and branches. The full-scope areas selected together represent 61.6% of the deposits in the assessment areas in Tennessee as well as 47.3% of the branches. The full-scope assessment areas also represent 54.8% of the HMDA loans and 52.4% of the small business loans in the state. Therefore, the two full-scope assessment areas represent more than half of the deposits and loans and a large portion of the branches in the State of Tennessee.

For the Lending Test, performance in the Southern Tennessee limited-scope assessment area was weaker than the bank’s performance in the state. Weaker performance was primarily attributable to a lower level of community development loans relative to the bank’s operations in the assessment area. The performance in the Western Tennessee limited-scope assessment area was consistent with the bank’s performance in the state.

Non-Metropolitan Areas (Limited Review)

For the Investment Test, the performance in both limited-scope assessment areas was consistent with the bank's performance in the state.

For the Service Test, performance in both limited-scope assessment areas was weaker than the bank's performance in the state due to less accessibility of delivery systems and fewer community development services.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Texas

CRA RATING FOR TEXAS: **Satisfactory**⁶⁷⁵

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

The Investment Test is rated: **Outstanding**

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

Major factors supporting the rating include the following:

- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas. In addition, the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a low level of community development loans within the assessment areas.
- The bank provides an excellent level of qualified community development investments and grants in the assessment areas and is often in a leadership position in response to the community development needs of the assessment areas.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides an adequate level of community development services throughout the assessment areas.

⁶⁷⁵ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Texas

SCOPE OF EXAMINATION

Full-scope reviews were conducted for two assessment areas in the State of Texas:

- Austin
- Houston

Limited-scope reviews were conducted for the remaining six assessment areas:

- Dallas
- Fort Worth
- Longview
- Tyler
- Cass (non-MSA)
- Nacogdoches-Angelina-Anderson (non-MSA)

The time period, products and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TEXAS

Regions Bank operates 82 branch offices in its assessment areas in Texas representing 4.8% of the bank's total branches. As of June 30, 2011, the bank had \$4.4 billion in deposits in Texas representing 4.5% of Regions Bank's total deposits in all the assessment areas. As of June 30, 2011, the bank ranked 14th in total deposits in the state with a market share of 0.8%. Of the 86,664 HMDA loans originated and purchased by Regions Bank, 2,331 (2.7%) were in the Texas assessment areas. Of the 110,902 small business and small farm loans originated and purchased by Regions Bank, 3,011 (2.7%) were in the Texas assessment areas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

The lending test rating for the State of Texas is Low Satisfactory. Lending activity reflects adequate responsiveness to assessment area credit needs in both full-scope assessment areas in the state. The bank's performance with regard to the geographic distribution of loans reflects adequate penetration in the Houston assessment area and poor penetration in the Austin assessment area. Also, the distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different sizes throughout the assessment areas. The bank makes a poor level of community development loans.

Although Regions Bank is both a small business and HMDA lender, small business lending was given greater consideration in determining the lending test rating for Texas because the bank originated more small business loans by number than HMDA loans. Additionally, the Houston assessment area received greater consideration when determining the rating because it holds a greater percentage of the bank's deposits, loans, and branches in the state of Texas than the other full-scope assessment area. Furthermore, Regions Bank originated only 51 small farm loans in Texas during the review period; therefore, no detailed discussion of these loans is included in this section of the report.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendices F-G.

Lending Activity

Lending levels reflect adequate responsiveness to the credit needs of the Texas assessment areas. The following table shows lending activity from January 1, 2010, through December 31, 2011.

Texas

Statewide Summary of Lending Activity Assessment Areas Located in Texas

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	1,018	19.1%	\$236,132	27.7%
HMDA Refinance	1,123	21.0%	\$265,922	31.2%
HMDA Home Improvement	190	3.6%	\$2,275	0.3%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	2,331	43.6%	\$504,329	59.2%
Total Small Business	2,960	55.4%	\$341,101	40.1%
Total Farm	51	1.0%	\$6,000	0.7%
TOTAL LOANS	5,342	100.0%	\$851,430	100.0%

Originations and Purchases

Affiliate loans include only loans originated or purchased within the bank's assessment area.

Lending activity is poor in the Austin assessment area and adequate in the Houston assessment areas.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA and small business loans is adequate. The geographic distribution was adequate in the Houston assessment area and poor in the Austin assessment area. Overall, the distribution of loans by borrower's income and revenue size of business is adequate. The borrower distribution is considered adequate in both full-scope assessment areas in the state. A detailed discussion of the borrower and geographic distribution of lending for the full-scope assessment areas is included in the next section of this report.

Community Development Lending

Regions Bank makes a low level of community development loans in the Texas assessment areas. The bank made nine community development loans totaling \$6.9 million during the review period, which represented 1.3% by number and 0.5% by dollar amount of the bank's community development lending. The majority of the loans were for the purpose of small business development. The bank's performance regarding community development lending in both the Austin and Houston full-scope assessment areas is poor. More information on community development lending can be found in each full-scope assessment area section.

Investment Test

The investment test rating is Outstanding when considering the bank's statewide performance in Texas. The bank made significant use of qualified investments and contributions and exhibited excellent responsiveness to credit and community development needs through its investment activities in the Austin and Houston assessment areas.

The bank made 32 qualified investments of approximately \$126.5 million and contributions of \$19,650 within the Texas assessment areas. Of the 32 investments, 18 totaling \$100.2 million were current period investments. Most of the investments provided support for affordable housing, through GNMA investment instruments, Low Income Housing Tax Credits (LIHTCs), and funds that finance LIHTC projects. The bank also invested in a

Texas

Qualified School Construction Bond to support the construction of a new charter school in a low-income census tract that serves primarily students eligible for free and reduced-price lunch. The bank also had several statewide investments that may benefit the assessment areas. Specifically, the bank provided support for economic development and community realization through an investment in a statewide CDFI that provides small business financing and a New Markets Tax Credit fund. Finally, the bank had several investments that benefit its entire footprint, including Texas. The broader regional investments funded small businesses and startup companies through investments in SBICs.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area sections.

Service Test

The service test rating is Low Satisfactory when considering the bank's statewide performance in Texas.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of offices has generally not adversely affected the accessibility of the bank's delivery systems, including to low- and moderate-income geographies and/or low- and moderate-income individuals.

Community Development Services

The bank provides an adequate level of community development services that benefit residents and small businesses of the assessment areas. Community development services are adequate for both full-scope assessment areas.

Austin, Texas

METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE AUSTIN ASSESSMENT AREA

The Austin assessment area includes Travis and Williamson counties in Texas, which are located in the Austin-Round Rock-San Marcos MSA. The assessment area contains a total of 227 census tracts, 20 of which are low-income and 56 are moderate-income tracts. All low-income tracts and 51 of the moderate-income tracts are in Travis County. Regions Bank operates 14 branch offices in the assessment area, representing 17% of its branches in Texas. Two branches are located in low- or moderate-income census tracts with an additional five bordering at least one low- or moderate-income tract.

Of the 86,664 HMDA loans originated and purchased by Regions Bank, 294 (0.3%) were in the Austin assessment area. Of the 107,574 small business loans originated and purchased by Regions Bank, 382 (0.4%) were in the Austin assessment area.

Population and Income Characteristics

Population growth inside the assessment area has been robust in recent years. As of 2010, the total population for the assessment area was 1,446,945, representing a 36% increase from 2000. During this time period, Williamson County saw its population grow by 69%, making it the 12th fastest growing county in the nation.⁶⁷⁶ Travis County, home to densely populated Austin, also experienced rapid population growth with its resident base increasing by 26%. Comparatively, the population growth rate for the state of Texas from 2000 to 2010 was 20.6%. Migration trends further highlight the area's population changes. From 2005 to 2010, net migration was positive each year in both counties but is on the decline since peaking between 2006 and 2008. Net migration is defined as the number of in-migrants less the number of out-migrants and is determined by comparing the addresses of in-migrant and out-migrant federal tax returns from the present year to the previous year.⁶⁷⁷

The percentage of assessment area residents receiving food stamps increased from 2000 to 2009 but remains lower than the state. As of 2009, 11.6% of Travis County residents received food stamps, up from 3.2% in 2000. In Williamson County, food stamp usage increased to 7.1% in 2009 from 1.7% in 2000 while the state of Texas saw food stamp usage increase from 6.4% in 2000 to 13.7% in 2009. Poverty rates inside the assessment area have also trended upward. As of 2009, 15.2% of Travis County residents and 6.2% of Williamson County residents lived below the poverty level. Comparatively, the statewide and national poverty rates were 16.8% and 13.5%, respectively.

Free and reduced price lunch program participation can also be used to understand the income characteristics of a community. There are 17 school districts in the assessment area. In 2010, 35% of school districts had more than 50% of students receiving free and reduced price lunch benefits, an increase from 17% in 2000. Of the five schools districts with more than 50% of students receiving these benefits, two are in Travis County and three are in Williamson County. Jarrell Independent School District in Williamson County experienced the largest increase in eligible students, increasing from 20% in 2000 to 58% in 2010.

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following table sets forth the

⁶⁷⁶ Austin Chamber. 2012. (Accessed on November 26, 2012); available from <http://www.austinchamber.com/do-business/regional-profile/counties/>.

⁶⁷⁷ Internal Revenue Service, Statistics of Income – Migration Data. Accessed through PolicyMap. (accessed July 29, 2012); available from www.policymap.com.

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estimated median family income for the years 2010 through 2011 for the Austin-Round Rock-San Marcos MSA. It also provides a range of the estimated annual family income for each income category (low, moderate, middle and upper) and shows that the estimated median family income increased by \$1,100, or 1.5%, from 2010 to 2011.

Borrower Income Levels Austin-Round Rock-San Marcos, TX MSA

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$73,800	0	- \$36,899	\$36,900	- \$59,039	\$59,040	- \$88,559	\$88,560	- & above
2011	\$74,900	0	- \$37,449	\$37,450	- \$59,919	\$59,920	- \$89,879	\$89,880	- & above

Housing Characteristics

Despite the impact of national economic issues and the recent housing crisis, the housing market in the assessment area has remained relatively healthy, although it is less affordable than the state of Texas housing market. Census data indicates that the median price of a single-family housing unit between 2005 and 2009 was \$191,700 in Travis County and \$168,500 in Williamson County, compared to \$118,900 for the state of Texas and \$185,400 for the United States.

The MSA's rental market, which is largely impacted by student enrollment at the University of Texas and Texas Southern University, is relatively balanced with an estimated vacancy rate of approximately 6%. Single-family homes comprise 25% of the metropolitan area rental market. Occupancy and rents increased in the latter part of 2010 and early 2011, the first time growth occurred in these quarters in more than 5 years. Nevertheless, supply of affordable rental units remains a challenge as the University of Texas and Texas Southern University have a combined enrollment of more than 71,000 but provide housing for fewer than 20,000.⁶⁷⁸

The 2011-2013 Travis County Consolidated Plan & Action Plan discusses housing needs for the densely populated area, stating that between 2000 and 2009, home values shifted towards higher priced homes. While 54% of housing units were valued between \$50,000 and \$149,999 in 2000, only 29% of units fell within this range in 2009. Furthermore, the Plan cites independent reports documenting a significant lack of affordable rental units for households earning less than \$20,000 annually, with a gap of approximately 39,000 rental units. The problem is most severe for households earning less than \$10,000 a year, with a shortage of as many as 19,300 rental units. Approximately 48% of renter households in Travis County are cost burdened and 86% of low-income renter households report having a housing problem.⁶⁷⁹

The Travis County Plan also discusses barriers to the development of affordable housing, such as lack of funding for affordable housing, land costs, tight credit market, building codes, environmental regulations and other related affordability issues. One specific issue that disadvantages Travis County with regard to affordable housing is that it does not receive a HOME funding allocation from the federal government, which is a major funding source for many communities to develop affordable housing. This reduction in access to funding along

⁶⁷⁸ HUD. Housing Market Profile, Austin-Round Rock-San Marco, TX. (accessed December 19, 2012); available from http://www.huduser.org/portal/periodicals/USHMC/reg/USHMC%20Regional%20Reports%20Q2%202011/06%20Southwest%20region/Austin_Round_2q11.pdf.

⁶⁷⁹ Travis County Plan and Consolidated Plan. (accessed on November 26, 2012); available from http://www.co.travis.tx.us/health_human_services/CDBG/pdfs/consolidated_plans/consolidated_plan_2011-13_final.pdf.

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with a growing percentage of cost-burdened residents and a widening gap of affordable rental units needed in the county creates significant barriers to affordable housing.⁶⁸⁰

The Williamson County 2009-2012 Consolidated Action Plan also discusses the area's housing needs with challenges similar to Travis County. In particular, the report notes that there is a diverse and highly motivated nonprofit community in Williamson County that collectively possesses the organizational capacity to provide housing, services and facilities to lower-income households and persons; however, adequate funding to fully finance the programs and initiatives is lacking. There is also a pointed need for affordable housing for extremely low-income and very low-income households and persons, which has been exacerbated due to employment layoffs, cutback in hours, and rising fuel and food prices. The report adds that the needs of homeless persons and families in the county are not being adequately served.⁶⁸¹

Census data show that there were 426,206 housing units in the assessment area in 2000, 53.9% of which were owner-occupied, 41.8% were rental units and 4.4% were vacant. While a majority of units were owner-occupied, a disproportionately higher percentage of housing units in low- and moderate-income tracts were rental units or vacant, indicating reduced mortgage lending opportunities in these areas. Housing stock was older in low- and moderate-income tracts compared to middle- and upper-income tracts, but not to the extent of many other urban areas across the nation. Additionally, housing permit activity declined from its peak years. For the MSA, single-family permits declined by 65% from 2006 to 2010 while multi-family residential permits experienced a decline of almost 72% from 2006 to 2009, but both categories saw an increase in activity from 2010 to 2011.⁶⁸²

Mortgage delinquencies and reduced loan demand resulting from the economic recession and housing crisis have also had an impact on the local housing market but to a lesser extent than many other urban areas around the country. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, rose from 2.5% in January 2010 to 4.2% in December 2011.⁶⁸³ HMDA data for the assessment area shows that demand for home purchase loans of owner-occupied, one- to four-family dwellings has weakened but remains active, declining from a high of 32,907 loans in 2006 to 16,833 in 2010, a reduction of nearly 49%. Refinance activity, on the other hand, remains healthy, declining from a peak of 21,258 loans in 2004 to 8,803 in 2006 and then rebounding to nearly 24,000 in 2010, representing a 12.6% increase from 2004 to 2010.⁶⁸⁴

Employment and Economic Conditions

The assessment area is located in the Austin-Round Rock-San Marcos, TX MSA, which is comprised of Travis, Williamson, Hays, Bastrop and Caldwell counties. This is one of the fastest growing MSAs in the country. As of 2010, total employment across the MSA was 1,073,304. The largest private employment sectors included professional, scientific and technical services; health care and social assistance; and accommodation and food services. Combined, these sectors accounted for nearly 270,000 jobs, or 30% of private sector employment.⁶⁸⁵

Travis County offers a vibrant, urban environment for its residents. The state capital, Austin, is located in Travis County, resulting in more than 120,000 state and local government jobs being located in the county. Austin is also home to many of the region's technology-based companies and institutions of higher learning.

⁶⁸⁰ Travis County Plan and Consolidated Plan. (accessed on November 26, 2012); available from

http://www.co.travis.tx.us/health_human_services/CDBG/pdfs/consolidated_plans/consolidated_plan_2011-13_final.pdf.

⁶⁸¹ 2009-2013 Consolidated Plan and 2009 Action Plan for Williamson County, Tx. (accessed on December 19, 2012); available from <http://www.wilco.org/Portals/0/Departments/HUD/8-7-09%20final%20Strategic%20Plan.pdf>.

⁶⁸² US Census Bureau. Accessed through Policy Map. (accessed on September 5, 2012); available from www.policymap.com.

⁶⁸³ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

⁶⁸⁴ FFIEC. Home Mortgage Disclosure Act. (accessed on September 5, 2012); available from <http://www.ffiec.gov/hmda/>.

⁶⁸⁵ REIS data

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Williamson County is also home to large-scale employers such as Dell Inc., one of the world's largest computer systems companies. Other top employers in the assessment area include IBM Corporation, local hospitals and school systems, Apple Computer and Advance Micro Devices.⁶⁸⁶

Generally speaking, the Texas economy has maintained a much stronger position in recent years relative to most other states, due in large part to the booming oil industry. The Texas Workforce Commission's December 2011 employment statement reported that Texas added more than 200,000 jobs in 2011. The mining and logging sector, which was bolstered by oil and natural gas sector industries, added more than 40,000 jobs in 2011 and grew by 18.7%. Other areas of note were professional and business services, which added 53,100 jobs, leisure and hospitality, which added 41,200 jobs, and the trade, transportation and utilities sector, which added nearly 46,000 workers. By the end of 2011, Texas had replaced all 427,600 jobs lost during the recession. This accelerated economic recovery put Texas well ahead of the national job market, which is unable to regain jobs at the rate of Texas. As of December 2011, only 30% of jobs shed nationally during the recession had been restored.⁶⁸⁷

The Austin assessment area economy has performed in a manner consistent with the statewide economy in recent years. In May 2012, Forbes magazine ranked Austin as the best place for jobs among the 65 largest metropolitan areas in the country due to, in part, strong growth in manufacturing, technology-related employment and business services.⁶⁸⁸ A 2012 study conducted by independent economic research firm Policom Corp. ranked Austin as the fifth strongest economy in the nation based on 23 different economic factors over a 20-year period. Top-rated areas such as Austin had rapid, consistent growth in both size and quality for an extended period of time.⁶⁸⁹ In 2010, Austin ranked 3rd on CNN Money's list of the top 21 strongest performing, most "recession-proof" cities in America.⁶⁹⁰

In the greater Austin metro area, 40.6% of adults have at least a bachelor's degree, compared to 28.5% nationally, putting Austin in the top 10 among the largest metro areas. The region benefits from over 50 colleges and universities and 400,000 enrolled students within a 100-mile radius.⁶⁹¹ Austin is home to The University of Texas at Austin, one of the largest universities in the country and the flagship institution of The University of Texas System - the largest state system of higher education in Texas. Other institutions include Texas Southern University, Austin Community College, Concordia University, Huston-Tillotson University, St. Edward's University, Austin Graduate School of Theology, Austin Presbyterian Theological Seminary, and a branch of LeTourneau University.⁶⁹²

Both counties in the Austin assessment area have enterprise zones. The Texas Enterprise Zone Program is an economic development tool for local communities to partner with the State of Texas to promote job creation

⁶⁸⁶ Austin Chamber. 2012. (accessed on November 26, 2012); available from <http://www.austinchamber.com/austin/work/employers.php>.

⁶⁸⁷ The Texas Economy. 2012. (accessed on December 19, 2012); available from <http://www.thetexaseconomy.org/economic-outlook/>.

⁶⁸⁸ Forbes. "The Best Cities for Jobs." (accessed December 19, 2012); available from <http://www.forbes.com/sites/joelkotkin/2012/05/01/the-best-cities-for-jobs-2/>.

⁶⁸⁹ Austin Business Journal. "Study: Austin No. 5 Strongest Economy." (accessed on November 26, 2012); available from <http://www.bizjournals.com/austin/news/2012/05/31/study-austin-no-5-strongest-economy.html?surround=>.

⁶⁹⁰ CNN Money. "America's Most Recession-Proof Cities." (accessed on December 19, 2012); available from http://money.cnn.com/2010/06/22/news/economy/recession_proof_cities/index.htm.

⁶⁹¹ Austin Chamber. 2012. (accessed on November 26, 2012); available from <http://www.austinchamber.com/austin/work/employers.php>.

⁶⁹² Campus Explorer. 2012. (accessed on November 26, 2012); available from <http://www.campusexplorer.com/colleges/in/Texas/5958D4A9/Austin/>.

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and capital investment in economically distressed areas of the state. Designated projects are eligible to apply for state sales and use tax refunds on purchases of all taxable items purchased for use at the qualified business site related to the project or activity.

While unemployment remains a challenge for the local economy, it does so to a much lesser degree than most areas in the country. The following table illustrates the unemployment rates for the counties in the assessment area, the MSA and the state of Texas, all of which were lower than the national unemployment rate in 2010 and 2011.

Unemployment Rates

Assessment Area: TX Austin

Area	Years - Annualized	
	2010	2011
Austin MSA	7.1	6.8
Travis County	6.9	6.6
Williamson County	7.2	6.8
Texas	8.2	7.9

Not Seasonally Adjusted

Community Contacts and Community Development Opportunities

One community contact was made with an individual specializing in affordable housing. The contact noted that the Austin area is in a good position economically with job growth being particularly good. Housing was discussed as a top community development priority, with affordability and cost burden being key concerns. The rental market in Austin is very tight and rents are high, but high property taxes and gentrification make homeownership an unattainable option for many low- and moderate-income families. Regarding financial institution involvement in local community development activities, the contact noted that while institutions are involved, there is not much innovation. Community land trusts were specifically noted as an area where innovative financing is needed but not happening. The contact added that banks are engaged in financial empowerment programs such as Bank On Central Texas.

Bank On is a national initiative designed to connect unbanked and underbanked individuals with traditional banking products and services in order to reduce costs and increase financial stability. The organization estimates that 10.7% of households in the city of Austin and 5.4% of households across the MSA are unbanked, compared to 11.7% statewide. An additional 23% of Austin households and 21.7% of MSA households are underbanked, meaning that they have a bank account but continue to rely on alternative financial services, like check-cashing services, payday loans, rent-to-own agreements or pawn shops. This compares to 24% of underbanked households statewide.⁶⁹³ Bank On Central Texas is the local Bank On initiative led by United Way Capital Area that brings together financial institutions, government, private sector and community organizations to bring more people into the financial mainstream.⁶⁹⁴

The State of Texas received a significant allocation of funds under the federal government's Neighborhood Stabilization Program (NSP). The funds are available to help stabilize communities hard hit by the foreclosure

⁶⁹³ BankOn. 2012. (accessed on November 7, 2012); available from <http://webtools.joinbankon.org/community/profile?state=TX&place=Austin>

⁶⁹⁴ BankOn. 2012. (accessed on January 3, 2012); available from http://joinbankon.org/programs/central_texas.

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crisis. The State of Texas received more than \$100 million for housing-related projects for which the City of Austin and area organizations were sub-grantees, receiving approximately \$10 million in funding for affordable housing acquisition, rehabilitation and redevelopment.⁶⁹⁵

There are 42 certified community development financial institutions (CDFIs) located in the state of Texas, comprised mostly of credit unions and loan funds. Four CDFIs are located in Austin, all of which are loan funds that typically provide alternative sources of capital to community development service providers when they are unable to access credit through traditional sources such as banks.

Competition

The Austin, Texas assessment area is an active banking market. According to the June 30, 2011 FDIC Summary of Deposits Report, there were 57 financial institutions operating 403 branch locations across the two counties holding \$23 billion in total deposits. Regions Bank ranked 6th with deposit market share of 5.1% (\$1.2 billion). Wells Fargo Bank had the largest deposit market share at 20.5% followed by Bank of America with 17.6% and JPMorgan Chase Bank with 17.0%.

Regions Bank is not a small business or HMDA lending leader in the assessment area. In 2010, the bank ranked 17th out of 108 small business loan reporters by originating less than 1% of all loans. In 2011, the bank moved up one spot to number 16 of 118 reporters but still generated less than 1% of the loans. From 2010 to 2011, the bank's small business lending increased from 130 loans to 255 loans. For HMDA lending, Regions Bank ranked 69th in 2010 and 2011 with less than 1% all HMDA originations in both years. Bank of America, JPMorgan Chase Bank and Wells Fargo Bank were the top HMDA lenders in the assessment area.

Demographic Characteristics

The following table illustrates selected demographic information for the Austin assessment area.

⁶⁹⁵ HUD. 2012. (accessed on December 26, 2012); available from https://hudnshelp.info/media/GAReports/A_B-08-DN-48-0001.pdf.

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Combined Demographics Report

Assessment Area: TX Austin

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	8.8	14,509	5.7	3,513	24.2	48,208	19.0
Moderate-income	56	24.7	55,049	21.7	7,599	13.8	44,564	17.6
Middle-income	86	37.9	98,144	38.7	4,064	4.1	56,845	22.4
Upper-income	63	27.8	85,617	33.8	1,436	1.7	103,702	40.9
Unknown-income	2	0.9	0	0.0	0	0.0	0	0.0
Total Assessment Area	227	100.0	253,319	100.0	16,612	6.6	253,319	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	34,714	6,874	3.0	19.8	26,408	76.1	1,432	4.1
Moderate-income	100,211	38,367	16.7	38.3	57,880	57.8	3,964	4.0
Middle-income	166,535	92,241	40.2	55.4	66,830	40.1	7,464	4.5
Upper-income	124,746	92,032	40.1	73.8	26,900	21.6	5,814	4.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	426,206	229,514	100.0	53.9	178,018	41.8	18,674	4.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3,065	4.0	2,664	3.8	198	5.3	203	5.8
Moderate-income	12,090	15.6	10,735	15.3	689	18.4	666	19.1
Middle-income	29,341	37.9	26,640	37.9	1,403	37.5	1,298	37.1
Upper-income	32,951	42.5	30,189	43.0	1,444	38.6	1,318	37.7
Unknown-income	57	0.1	45	0.1	3	0.1	9	0.3
Total Assessment Area	77,504	100.0	70,273	100.0	3,737	100.0	3,494	100.0
Percentage of Total Businesses:			90.7		4.8		4.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	8	1.0	8	1.0	0	0.0	0	0.0
Moderate-income	108	13.3	106	13.3	2	28.6	0	0.0
Middle-income	404	49.9	401	50.1	3	42.9	0	0.0
Upper-income	289	35.7	285	35.6	2	28.6	2	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	809	100.0	800	100.0	7	100.0	2	100.0
Percentage of Total Farms:			98.9		.9		.2	

Based on 2010 D&B information according to 2000 Census Boundaries.

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Austin assessment area is poor. The geographic distribution of loans reflects poor penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a low level of community development loans.

During the review period, the bank reported 294 (43.5%) HMDA loans compared to 382 (56.5%) small business loans in the Austin assessment area. Therefore, evaluation and rating of the assessment area focuses on the performance of small business lending more heavily than HMDA lending in determining the bank's lending test rating in the assessment area. In total, 0.3% of the bank's total small business and HMDA lending by number of loans and 0.7% by dollar volume totaling \$145.6 million are located in this assessment area. The percentage of the bank's total lending at 0.3% is comparable to the percentage of deposits at 1.2% in this area. The bank also originated three community development loans in the Austin assessment area. Regions Bank is not major competitor in this market, ranking 69th in HMDA loans and 16th in small business loans in 2011.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis, the geographic distribution of HMDA and small business lending, including both originations and purchases, was compared with available demographic information. Performance context issues and aggregate lending data were taken into consideration. Considering all these factors, Regions Bank's geographic distribution of loans reflects poor penetration throughout the assessment area.

Small Business Loans

Regions Bank's small business lending in low-income tracts is very poor. During the review period, the bank originated only two (0.5%) of its small business loans in low-income census tracts, which contain 3.8% of the small businesses in the assessment area. The bank's performance was significantly less than aggregate in both 2010 and 2011.

Regions Bank's small business lending in moderate-income tracts is adequate. During the review period, the bank originated 11.8% of its small business loans in moderate-income census tracts, which contain 15.3% of the small businesses in the assessment area. The bank's performance was slightly less than aggregate in 2010 and comparable to aggregate in 2011.

The bank's small business lending in middle-income tracts was greater than the percentage of small businesses located in middle-income tracts while the lending to upper-income tracts was less than percentage of small businesses located in those tracts in the Austin assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. During the review period, Regions Bank originated 2.3% of its home purchase loans in low-income census tracts, which contain 3.0% of the owner-occupied units in the assessment area. Although the aggregate did not originate home purchase loans at a level comparable to the percentage of owner-occupied units in low-income census tracts, Regions Bank's performance was greater than the aggregate in both 2010 and 2011.

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Home purchase lending in moderate-income tracts is poor. During the review period, Regions Bank originated 6.9% of its home purchase loans in moderate-income census tracts, which contain 16.7% of the owner-occupied units in the assessment area. The bank's performance was less than the aggregate in both 2010 and 2011.

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in middle-income tracts, while the lending to upper-income tracts was greater than percentage of owner-occupied units in those tracts.

Home Refinance Loans

Regions Bank's home refinance lending in low-income census tracts is adequate. During the review period, the bank originated 2.0% of its home refinance loans in low-income census tracts, which contain 3.0% of the owner-occupied units. Regions Bank's performance was greater than the aggregate in 2010 and less than the aggregate in 2011.

Regions Bank's home refinance lending in moderate-income census tracts is very poor. During the review period, the bank originated 3.0% of its home refinance loans in moderate-income census tracts, which contain 16.7% of the owner-occupied units. Regions Bank's performance was significantly less than the aggregate in both 2010 and 2011.

The bank's home refinance lending in middle-income tracts was less than the percentage of owner-occupied units in middle-income tracts, while the lending to upper-income tracts was greater than percentage of owner-occupied units in those tracts.

Home Improvement Loans

Regions Bank's home improvement lending in low-income census tracts is very poor when compared to the percentage of owner-occupied units in these tracts. During the review period, Regions Bank did not originate any of its home improvement loans in low-income tracts, which contain 3.0% of the owner-occupied units in the assessment area. Regions Bank's performance was significantly less than aggregate in both 2010 and 2011.

Regions Bank's home improvement lending in moderate-income census tracts is adequate when compared to the percentage of owner-occupied units in these tracts. During the review period, Regions Bank originated two (20.0%) of its home improvement loans in moderate-income tracts, which contain 16.7% of the owner-occupied units in the assessment area. Regions Bank's performance was significantly less than aggregate in 2010 and significantly greater than the aggregate in 2011.

The bank's home improvement lending in both middle-income and upper-income tracts was comparable to the percentage of owner-occupied units in middle-income and upper-income tracts.

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

Regions Bank's borrower distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues, such as local economic conditions, unemployment and poverty rates, were considered, as well as the performance of other banks.

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Small Business Lending

Considering the bank's performance when compared to the aggregate, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses exceeded the aggregate in 2010 and was less than aggregate in 2011. The bank originated 34.3% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 90.7%. However, of the 382 small business loans originated during the review period, 156 loans (40.8%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 58.0%, which was still below the percentage of small businesses in the assessment area. However, 72.8% of the 382 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in 2010 and comparable to the aggregate in 2011.

Home Purchase Loans

Regions Bank's home purchase lending to low-income borrowers is very poor. The bank's performance was less than the demographic with 1.1% of its home purchase loans to low-income borrowers, while low-income families make up 19.0% of total families in the assessment area. The bank's performance was significantly less than the aggregate in 2010 and 2011.

Home purchase lending to moderate-income borrowers is poor. At 12.6%, the bank's percentage of home purchase lending to moderate-income borrowers was less than the percentage of moderate-income families in the assessment area at 17.6%. The bank's performance was less than the aggregate in both 2010 and 2011.

The bank's home purchase lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area while the lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is poor. The bank made 2.0% of its refinance loans to low-income borrowers, while low-income families make up 19.0% of total families in the assessment area. The bank's performance was less than the aggregate in 2010 and 2011.

The bank's home refinance lending to moderate-income borrowers is also poor when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home refinance lending to moderate-income borrowers at 6.6% was less than the percentage of moderate-income families in the assessment area at 17.6%. Regions Bank's performance was less than aggregate in 2010 and 2011.

The bank's home refinance lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area while the lending to upper-income borrowers was greater than the percentage of upper-income families.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. Regions Bank's percentage of home improvement lending to low-income borrowers at 30.0% was greater than the percentage of low-income families in the assessment area at 19.0%. Regions Bank's performance was less than aggregate in 2010 and greater than the aggregate in 2011.

The bank's home improvement lending to moderate-income borrowers is poor when compared to the percentage of moderate-income families in the assessment area. The bank's percentage of home improvement

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lending to moderate-income borrowers at 10.0% was less than the percentage of moderate-income families in the assessment area at 17.6%. Regions Bank's performance was less than aggregate in 2010 and comparable to the aggregate in 2011.

The bank's home improvement lending to both middle-income and upper-income borrowers was less than the percentage of middle-income and upper-income families in the assessment area, respectively.

Community Development Lending

Regions Bank makes a low level of community development loans in the Austin, Texas assessment area. The bank originated three community development loans totaling \$2.9 million during the review period. All three loans promoted economic development by financing small businesses as part of the SBA's 504 Certified Development Company program. Local community credit needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization tied to elevated foreclosure rates and small business finance. The bank's community development portfolio inside the assessment area exhibits poor responsiveness to these credit needs of low- and moderate-income individuals and geographies and small businesses. Furthermore, the number and the dollar amount of community development loans are poor given the bank's presence in the market.

Investment Test

The bank's performance in the Austin assessment area under the investment test is excellent. The bank had four investments totaling \$15.3 million, including two current period investments totaling \$12.9 million. Direct investments in the assessment area provided support for affordable housing through GNMA and investment instruments and investments in Low Income Housing Tax Credit funds. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. The broader regional investments primarily funded small businesses and startup companies through SBICs and an investment in a statewide CDFI, as well as provided support for community revitalization through an investment in a New Markets Tax Credit fund.

The bank also made four contributions totaling \$4,325. Contributions were given primarily to organizations involved in providing community services targeted to low- and moderate-income individuals and communities. In addition, the assessment area may benefit from contributions to national organizations.

Local community credit needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization tied to elevated foreclosure rates and small business finance. Regions Bank's investment portfolio and contributions exhibit responsiveness to some of the identified community development needs.

Service Test

The bank's service test performance in the Austin assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the Austin assessment area.

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of the 14 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open or close any branches in the Austin assessment area. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-

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income geographies or to low- and moderate-income individuals. The bank has weekend hours for branches in low- and moderate-income geographies, and the level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

Geographic Distribution of Branches

Assessment Area: TX Austin

Tract Category	Branches								Demographics			
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	0	0.0%	0	0	0	0	0	20	8.8%	8.2%	4.0%
	DTO	0		0	0	0						
	LS	0		0	0							
Moderate	Total	2	14.3%	0	0	2	2	2	56	24.7%	23.6%	15.6%
	DTO	0		0	0	0						
	LS	0		0	0							
Middle	Total	8	57.1%	0	0	8	8	7	86	37.9%	39.0%	37.9%
	DTO	0		0	0	0						
	LS	0		0	0							
Upper	Total	4	28.6%	0	0	2	4	1	63	27.8%	29.3%	42.5%
	DTO	0		0	0	0						
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0	2	0.9%	0.0%	0.1%
	DTO	0		0	0	0						
	LS	0		0	0							
Total	Total	14	100.0%	0	0	12	14	10	227	100.0%	100.0%	100.0%
	DTO	0		0	0	0						
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides an adequate level of community development services in the assessment area. During the review period, Regions Bank employees provided 312 service hours in various capacities for community development organizations by participating in 44 community development services. Many of the community development services focused on education, affordable housing, youth services, tax assistance, and various other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered several hours by teaching financial education classes to students. The majority of the schools where the classes were taught have a high number of students on free or reduced price lunch programs. Furthermore, many of the schools are located in low- and moderate-income geographies. In addition, Regions Bank employees served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies or to low- and moderate-income individuals.

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METROPOLITAN AREA

(Full-scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HOUSTON, TEXAS ASSESSMENT AREA

The 10-county Houston-Sugar Land-Baytown MSA is the 5th most populous MSA in the United States, and the city of Houston is the 4th largest city in the country. The Houston MSA is also one of the largest from a geographic perspective, covering an area larger than the entire state of Massachusetts. Regions Bank's Houston assessment area consists of five of the 10 counties in the MSA: Harris, Brazoria, Fort Bend, Galveston, and Montgomery counties. The city of Houston is primarily located in Harris County and also serves as its county seat. There are 860 census tracts in the assessment area across the five counties, 70 of which are low-income and 269 are moderate-income. Regions Bank operates 27 branches in the Houston assessment area, two of which are located in moderate-income tracts. These branches represent 33% of the bank's total branches in Texas.

Of the 86,664 HMDA loans originated and purchased by Regions Bank, 664 (0.8%) were in the Houston assessment area. Of the 107,574 small business loans originated and purchased by Regions Bank, 960 (0.9%) were in the Houston assessment area.

Population and Income Characteristics

Houston was the fastest growing U.S. city in the 20th century and has become a major center for business and commerce.⁶⁹⁶ As of the 2010 census, the Houston assessment area had a total population of 5,738,055, which represents a 26.4% growth in population since 2000.⁶⁹⁷ The largest population base in the area is in Harris County with 4,092,459 persons in 2010. The state of Texas has also been one of the fastest growing states in the country, growing from 20,851,820 persons in 2000 to 25,145,561 in 2010, a 20.6% growth over the decade.

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated median family income for the relevant area. The following table sets forth the estimated median family income for 2010 and 2011 for the Houston MSA and also provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). The table indicates that the HUD estimated median family income for the Houston area in 2010 was \$65,100 and \$66,000 for 2011.

Borrower Income Levels
Houston-Sugarland-Baytown, TX MSA

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2010	\$65,100	0	- \$32,549	\$32,550	- \$52,079	\$52,080	- \$78,119	\$78,120	- & above
2011	\$66,000	0	- \$32,999	\$33,000	- \$52,799	\$52,800	- \$79,199	\$79,200	- & above

⁶⁹⁶ Greater Houston Partnership. "Houston Area Profile." Available at: <http://www.houston.org/pdf/research/02CW001.pdf>. Accessed November 8, 2012.

⁶⁹⁷ US Census. Accessed through PolicyMap. Available at: www.policymap.com. Accessed on November 8, 2012.

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According to the 2000 U.S. census data, there were 1,145,168 families in the assessment area. Of those families, 22.3% were low-income, 17.2% were moderate-income, 18.8% were middle-income, and 41.7% were upper-income. Of the total families, 124,462 (10.9%) had incomes below the poverty level.

Housing Characteristics

Across the state of Texas, housing prices have been relatively stable throughout the recession. Prior to the recession, housing prices did not experience the rapid price escalation and therefore did not fall drastically during the downturn.⁶⁹⁸ Housing prices throughout the Houston area have remained fairly steady, although some counties within the MSA are performing better than others. According to data from the Real Estate Center at Texas A&M University, the median housing price in the Houston region has been steadily increasing, with median housing prices in 2010 of \$152,700 compared to \$151,800 in 2007. Home sales, however, have declined by about 30.0% since 2006. In Brazoria County, home prices have declined from a peak price in 2009 of \$127,300 to \$123,400 in 2010. Home sales in the county have fallen as well. In Galveston, the housing market was significantly impacted by Hurricane Ike in 2009. Housing prices fell from a peak of \$181,500 in 2008 to \$128,800 in 2009. Prices stabilized in 2010 and show signs of continued improvement. Home sales in Galveston have followed the same trend as elsewhere in the MSA, slowing significantly since 2005.⁶⁹⁹

New residential construction in the MSA has slowed considerably. Permits for new single-family homes fell by over 60.0% between 2006 and 2010, from 49,101 in 2006 to 18,932 in 2010. In 2011, new single-family home permits increased for the first time since 2006, with 19,485 that year. While showing some signs of improvement, the housing market remains soft due to the large available inventory.⁷⁰⁰

The Houston MSA has fared relatively well in terms of foreclosures compared to many metropolitan areas in the country, but still has had its struggles. The percentage of mortgages considered seriously delinquent (defined as more than 90 days past due or in foreclosure) in the Houston assessment area increased from 3.9% in January 2010 to 6.1% in December 2011. Statewide in Texas, just 0.8% of mortgages were seriously delinquent as of December 2011.⁷⁰¹ Many of the foreclosures are located in new subdivisions, where homeowners took on too much debt or relied on creative mortgage products to purchase homes that they could not afford.⁷⁰²

The 2000 census indicates that there were 1,729,252 total housing units in the assessment area. Of the total housing units, 960,979 (55.6%) were owner-occupied and 635,484 (36.7%) were renter-occupied. The median value of housing units in the assessment area in 2000 was \$86,337, which was 11.0% higher than the median housing value of the state of Texas at \$77,800. The median age of housing in the assessment area was 24 years, although there were several counties with significantly newer housing, including Fort Bend and Montgomery, where the average age of housing stock was just 14 years. The median gross rent was \$591, which was slightly higher than the average statewide rent of \$574.

Overall, the housing market in the Houston MSA has experienced the same downward trends evident in many other cities around the country. Home sales and new construction fell during the recession years, and

⁶⁹⁸ Peterson, D'Ann and Laila Assanie. *Federal Reserve Bank of Dallas. "Texas Dodges Worst of Foreclosure Woes." 4th Quarter 2009. Available at: <http://www.dallasfed.org/research/economy/constr.cfm>. Accessed November 8, 2012.*

⁶⁹⁹ Real Estate Center at Texas A&M University. "Housing Activity and Affordability for Texas Areas." Available at: <http://recenter.tamu.edu/data/hs/>. Accessed November 8, 2012.

⁷⁰⁰ Real Estate Center at Texas A&M University. Building Permits: Houston, TX MSA. Available at: <http://recenter.tamu.edu/data/bp/bpm/msa3360.asp>. Accessed November 8, 2012.

⁷⁰¹ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

⁷⁰² Harris County Neighborhood Stabilization Program I Plan. Available at: http://hudnshelp.info/media/GARports/A_B-08-UN-48-0401.pdf. Accessed December 7, 2011.

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foreclosures have increased; however, recent home sales and new construction data indicate stabilization. Additionally, continued population and job growth bode well for the market's recovery.

Employment and Economic Conditions

The Houston economy has traditionally been heavily dependent on the energy sector. Houston is the US energy headquarters and a world center for virtually every segment of the oil and gas industry including exploration, production, transmission, marketing, supply and technology. There are more 3,700 energy-related establishments located within the Houston MSA, and as of February 2011, 28.7% of the nation's jobs in oil and gas extraction and 11.2% of jobs in support activities for mining were based in the region.⁷⁰³

The Houston MSA ranks 3rd in the country for Fortune 500 companies, with 23 Fortune 500 companies based in the region. Some of the largest corporations headquartered in the MSA include ConocoPhillips, Marathon Oil, Sysco, Enterprise Products Partners, Plains All American Pipeline, Halliburton, Baker Hughes, Waste Management, National Oilwell Varco, Apache, Anadarko Petroleum, and KBR.⁷⁰⁴

While energy remains central to Houston's economy, the economic base in the region has become more diverse in the past two decades. The diversification of the economy is evident in 2008 REIS data, which shows that the Houston MSA has a significant worker population in all of the following industries: mining; manufacturing; retail trade; health care and social assistance; accommodation and food services; federal, state and local government; administrative and waste services; construction; finance and insurance; transportation and warehousing; professional and technical services; information; and wholesale trade.⁷⁰⁵ Major employers in the Houston MSA include Wal-Mart Stores, Inc., Administaff, Inc., Memorial Hermann Healthcare System, The University of Texas MD Anderson Cancer Center, The Kroger Co., Exxon Mobil Corporation, Shell Oil Company, The Methodist Hospital System, Johnson Space Center and H-E-B.⁷⁰⁶ In addition, there are many other large employers in the region employing over 1,000 employees.

As with many areas of Texas, the Houston MSA did not experience as great an economic downturn as many other parts of the country.⁷⁰⁷ From the start of Houston's recession in September 2008 to the bottom in January 2010, Houston lost 135,400 jobs, or one in every 19 in the region. Despite these losses, Houston fared better than other large metro areas. In fact, in 2011, Houston actually surpassed pre-recession employment levels, and continued expansion is expected.⁷⁰⁸

The unemployment rate for the Houston MSA increased from pre-recession levels of 4.3% in 2007 to 8.5% in 2010. As shown on the table below, the unemployment rate for the MSA began improving in 2011, dropping to 8.1%. At 8.1%, the unemployment rate in Houston was well below the nationwide unemployment rate of 8.9% in 2011.

⁷⁰³ Greater Houston Partnership, Energy Industry Overview. Available at: <http://www.houston.org/economic-development/about-us/basic-fact-sheets/index.aspx>. Accessed December 6, 2011.

⁷⁰⁴ Greater Houston Partnership. "Corporate Headquarters." Available at: <http://www.houston.org/pdf/research/14AW001.pdf>. Accessed: December 6, 2011.

⁷⁰⁵ 2008 Regional Economic Information Systems.

⁷⁰⁶ US Department of Housing and Urban Development. "Comprehensive Housing Market Analysis, Houston, TX, 2010" Available: http://www.huduser.org/portal/publications/econdev/mkt_analysis.html. Accessed November 8, 2012.

⁷⁰⁷ Levy, Francesca. Forbes, "Cities Where the Recession is Easing." March 8, 2010. Available at: <http://www.governorperry.com/blog/forbes-if-one-state-poster-child-economic-recovery-its-texas/>. Accessed November 8, 2012.

⁷⁰⁸ Greater Houston Partnership. "Greater Houston Partnership 2012 Employment Forecast." December 2011. Available at: <http://www.houston.org/pdf/research/EconomicForecast.pdf>. Accessed November 8, 2012.

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Unemployment Rates

Assessment Area: TX Houston

Area	Years - Annualized	
	2010	2011
Houston MSA	8.5	8.1
Brazoria County	8.9	8.6
Fort Bend County	7.8	7.3
Galveston County	9.2	9.1
Harris County	8.5	8.2
Montgomery County	7.5	7.2
Texas	8.2	7.9

Not Seasonally Adjusted

In 2011, the Houston area recovered fully from its job loss and began expanding. From October 2010 to October 2011, the Houston area added 79,500 jobs. One in seven of these additional jobs came from the energy industry, in particular the drilling boom, and each of these jobs supports an additional two to five jobs in the economy.⁷⁰⁹

Houston's recovery is more impressive in light of several events and policy changes that have impacted the economic environment in the region over the past few years. First, in 2008, Hurricane Ike devastated the coast in Galveston and Harris counties. The hurricane caused an estimated \$14 billion in property damage in the Greater Houston area, damaging 3,300 owner-occupied units and 1,425 rental units.⁷¹⁰ Second, in 2010, a moratorium was placed on deep-water drilling in the Gulf of Mexico after the Deepwater Horizon oil spill. The moratorium idled rigs and workers based in Houston. Third, there have been many changes in the national space program, and some of the programs run through the Johnson Space Center have been moved to the private sector. Finally, Continental Airlines, a long-time Houston corporation, merged with United Airlines, and both headquarters have been consolidated in Chicago.⁷¹¹ All of these factors have impacted potential job growth in Houston over the past few years.

Economic development efforts in the Houston MSA are focused on several industry sectors, including advanced manufacturing, aerospace/aviation, biotechnology and life sciences, distribution and logistics, energy, corporate headquarters, information technology and nanotechnology.⁷¹²

Community Contacts and Community Development Opportunities

Community contacts from the region indicated overall that the Houston economy has remained fairly stable compared to much of the country. While there was some decline in the housing market in the area, there was no

⁷⁰⁹ Greater Houston Partnership. "Greater Houston Partnership 2012 Employment Forecast." December 2011. Available at: <http://www.houston.org/pdf/research/EconomicForecast.pdf>. Accessed November 8, 2012.

⁷¹⁰ US Department of Housing and Urban Development. "Comprehensive Housing Market Analysis, Houston, TX, 2010" Available: http://www.huduser.org/portal/publications/PDF/CMAR_HoustonTX_10.pdf. Accessed November 8, 2012.

⁷¹¹ Greater Houston Partnership. "Greater Houston Partnership 2012 Employment Forecast." December 2011. Available at: <http://www.houston.org/pdf/research/EconomicForecast.pdf>. Accessed November 8, 2012.

⁷¹² Greater Houston Partnership. Available: <http://www.houston.org/economic-development/industry-sectors/index.aspx>. Accessed: November 8, 2012.

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collapse like what was experienced in many parts of the nation. Community development opportunities that were identified in the region include neighborhood revitalization, affordable housing for low- and moderate-income individuals, and provision of basic banking service for low-income individuals.

The Federal Reserve Bank of Dallas conducts a quarterly Community Outlook Survey that helps assess community and economic development in the 11th District (covering Texas, Northern Louisiana and Southern New Mexico). Community organizations that provide housing, workforce development, and health and financial stability programs are invited to participate in the survey. While this survey covers a much larger area than the subject assessment area, the findings are illustrative of some of the challenges facing low- and moderate-income areas across the region. Organizations that participated in the fourth quarter 2011 survey identified a positive economic trend, but identified several areas of community development needs in the area. Primary areas of concern going forward are as follows: affordable housing for low- and moderate-income populations, financial literacy and education (including credit counseling), and permanent job creation. The availability of affordable housing is limited by a number of factors, including lack of capital for development, high development costs and competition for grants or subsidies. Another challenge is the creditworthiness of potential homebuyers. Finally, nonprofit agencies are facing sustainability challenges due to declining funding (both government and grants) and market conditions.⁷¹³

Overall, the region has a strong community development environment, with numerous community development organizations, strong public agencies, and several community development financial institutions (CDFIs) that provide alternative financing for affordable housing, small businesses and community facilities. While the foreclosure problem in Houston was not as bad as elsewhere in the country, the region has received a significant allocation in Neighborhood Stabilization Program (NSP) funds. The funds are available to help stabilize communities hard hit by the foreclosure crisis. Harris County has received \$19.25 million in NSP funds, which have been used primarily for the acquisition and resale of foreclosed properties.⁷¹⁴

Competition

The Houston assessment area is a highly competitive market with a significant presence of national and multi-regional banks. According to the June 30, 2011 FDIC Summary of Deposits Report, Regions Bank ranked 14th of 106 financial institutions operating in the assessment area with 0.9% of the deposit market share. At that time, Regions Bank operated 27 branch offices in the assessment area; in total, 1,488 branch offices were located in the area. The top financial institution by deposit market share in the area was JPMorgan Chase Bank with 34.9%, followed by Wells Fargo, Bank of America, and Compass Bank.

Lending is also highly competitive in the area and is dominated by large national financial institutions. Leaders in small business lending in the market include American Express, Wells Fargo, Chase Bank, Citibank, and Capital One. Regions Bank ranked 24th of 159 reporters with just 0.4% of the total loans in 2010. In 2011, Regions ranked 17th of 170 reporters with 0.6% of the total small business loans in the assessment area.

Like the small business lending market, HMDA lending was similarly competitive with 754 total HMDA reporters operating in the Houston assessment area in 2010. Of these 754 reporters, Regions Bank ranked 67th with 0.2% of the market share in 2010. In 2011, the bank ranked 82nd of 761 reporters with 0.2% of total HMDA loans. HMDA lending was also dominated by large national and multi-regional banks, including Wells Fargo, Bank of America, JPMorgan Chase, and CitiMortgage, among others.

⁷¹³ Federal Reserve Bank of Dallas. "Community Outlook Survey, Fourth Quarter 2011." Available: <http://www.dallasfed.org/cd/cos/index.cfm>. Accessed: November 8, 2012.

⁷¹⁴ US Department of Housing and Development, Neighborhood Stabilization Program, NSP Grantees. Available: <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>. Accessed November 13, 2012.

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Demographic Characteristics

The Houston assessment area contains 860 census tracts; census data from 2000 indicates that there were 70 (8.1%) low-income census tracts, 269 (31.3%) moderate-income tracts, 257 (29.9%) middle-income tracts, 256 (29.8%) upper-income tracts and 8 (0.9%) tracts with unknown income.

The following table provides demographic characteristics of the bank's assessment area based on the 2000 U.S. census data used to analyze the bank's CRA performance.

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Combined Demographics Report

Assessment Area(s): TX Houston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	70	8.1	68,272	6.0	23,376	34.2	255,633	22.3	
Moderate-income	269	31.3	323,290	28.2	59,591	18.4	197,152	17.2	
Middle-income	257	29.9	350,357	30.6	29,186	8.3	215,281	18.8	
Upper-income	256	29.8	403,249	35.2	12,309	3.1	477,102	41.7	
Unknown-income	8	0.9	0	0.0	0	0.0	0	0.0	
Total Assessment Area	860	100.0	1,145,168	100.0	124,462	10.9	1,145,168	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	#	%	#	%	#	%
Low-income	108,557	28,531	3.0	26.3	69,021	63.6	11,005	10.1	
Moderate-income	498,139	217,452	22.6	43.7	238,183	47.8	42,504	8.5	
Middle-income	543,554	305,917	31.8	56.3	196,442	36.1	41,195	7.6	
Upper-income	578,983	409,069	42.6	70.7	131,830	22.8	38,084	6.6	
Unknown-income	19	10	0.0	52.6	8	42.1	1	5.3	
Total Assessment Area	1,729,252	960,979	100.0	55.6	635,484	36.7	132,789	7.7	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	12,809	4.5	11,241	4.4	853	5.7	715	5.2	
Moderate-income	63,867	22.7	55,809	22.1	4,504	30.2	3,554	25.8	
Middle-income	79,815	28.3	72,298	28.6	3,921	26.3	3,596	26.1	
Upper-income	123,833	44.0	112,588	44.5	5,489	36.8	5,756	41.8	
Unknown-income	1,294	0.5	974	0.4	166	1.1	154	1.1	
Total Assessment Area	281,618	100.0	252,910	100.0	14,933	100.0	13,775	100.0	
Percentage of Total Businesses:				89.8		5.3		4.9	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	25	1.2	24	1.2	0	0.0	1	4.3	
Moderate-income	237	11.6	230	11.6	6	25.0	1	4.3	
Middle-income	847	41.6	832	41.8	8	33.3	7	30.4	
Upper-income	922	45.3	898	45.1	10	41.7	14	60.9	
Unknown-income	5	0.2	5	0.3	0	0.0	0	0.0	
Total Assessment Area	2,036	100.0	1,989	100.0	24	100.0	23	100.0	
Percentage of Total Farms:				97.7		1.2		1.1	

Based on 2010 D&B information according to 2000 Census Boundaries.

Houston, Texas

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Regions Bank's lending performance in the Houston assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, the bank makes a low level of community development loans.

Regions Bank is both a small business and HMDA lender. During the review period, the bank reported 960 (59.1%) small business loans compared to 664 (40.9%) HMDA loans in the Houston, Texas assessment area. Therefore, small business lending was given more weight than HMDA lending in determining the bank's lending test rating in the assessment area. In total, 0.8% of the bank's total small business and HMDA lending by number of loans and 1.1% by dollar volume totaling \$252.6 million are located in this assessment area. The percentage of the bank's total lending at 0.8% is comparable to the percentage of deposits at 1.4% in this area. Additionally, the bank originated one community development loan in the Houston assessment area. Regions Bank is not a major competitor in this market, ranking 82nd in HMDA loans and 17th in small business loans in 2011.

Details of the bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis, the geographic distribution of HMDA and small business lending, including both originations and purchases, was compared with available demographic information. Performance context issues and aggregate lending data were taken into consideration. Considering all these factors, Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Small Business Loans

Regions Bank's small business lending in low-income tracts is adequate. During the review period, Regions Bank originated 2.4% of its small business loans in low-income census tracts, which is less than the percentage of small businesses in low-income tracts at 4.4%. The bank's performance was slightly less than the aggregate in 2010 and less than the aggregate in 2011.

Regions Bank's small business lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 20.0% of its small business loans in moderate-income census tracts, which contain 22.1% of the small businesses in the assessment area. The bank's performance was comparable to the aggregate in both 2010 and 2011.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts while the lending in upper-income tracts was greater than the percentage of small businesses.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. During the review period, Regions Bank originated one (0.4%) of its home purchase loans in low-income census tracts, which contain only 3.0% of the owner-occupied units in the assessment area. Although the bank's level of lending was low, the aggregate also failed to lend at the level of the demographic; as such, minimal weight was given to this product. This may suggest that there are limited opportunities for home purchase lending in low-income tracts. Regions Bank's performance was less than the aggregate in both 2010 and 2011.

Houston, Texas

Home purchase lending in moderate-income tracts is adequate. During the review period, Regions Bank originated 10.0% of its home purchase loans in moderate-income census tracts, which contain 22.6% of the owner-occupied units in the assessment area. Regions Bank's performance was comparable to the aggregate in 2010 and slightly greater than the aggregate in 2011.

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. During the review period, Regions Bank originated two (0.6%) of its home refinance loans in low-income census tracts, which contain only 3.0% of the owner-occupied units in the assessment area. Although the bank's level of lending was low, the aggregate also failed to lend at the level of the demographic; as such, minimal weight was given to this product.. This may suggest that there are limited opportunities for home refinance lending in low-income tracts. Regions Bank's performance was comparable to the aggregate in 2010 and less than the aggregate in 2011.

Regions Bank's home refinance lending in moderate-income census tracts is good. During the review period, the bank originated 10.9% of its home refinance loans in moderate-income census tracts, which contain 22.6% of the owner-occupied units. Regions Bank's performance was significantly greater than the aggregate in 2010 and greater than the aggregate in 2011.

The bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was greater than the percentage of owner-occupied units.

Home Improvement Loans

Regions Bank's home improvement lending in low-income census tracts is adequate when compared to the percentage of owner-occupied units in these tracts and to the aggregate performance. During the review period, Regions Bank originated 4.1% home improvement loans in low-income tracts, which contain 3.0% of the owner-occupied units in the assessment area. The bank's performance was greater than the aggregate in 2010, but was less than the aggregate in 2011.

Regions Bank's home improvement lending in moderate-income census tracts is excellent when compared to the percentage of owner-occupied units in these tracts and to the aggregate performance. During the review period, Regions Bank originated 26.0% of its home improvement loans in moderate-income tracts, which contain 22.6% of the owner-occupied units in the assessment area. Additionally, Regions Bank's performance was significantly greater than the aggregate in both 2010 and 2011.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts while the lending in upper-income tracts was less than the percentage of owner-occupied units.

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

Regions Bank's borrower distribution of loans reflects adequate penetration throughout the assessment area. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues, such as local economic conditions, unemployment and poverty rates, were considered, as well as the performance of other banks.

Houston, Texas

Small Business Lending

Considering the bank's performance when compared to the demographic and aggregate data, the distribution of small business lending by business revenue size is adequate. The bank's lending to small businesses exceeded the aggregate in 2010 and was less than aggregate in 2011. The bank originated 32.2% of its loans to small businesses compared to the percentage of small businesses in the assessment area at 89.8%. However, of the 960 small business loans originated during the review period, 393 (40.9%) did not report revenue. An analysis of only the bank's small business loans reported with revenue indicates that the percentage of loans originated to small businesses was 54.5%, which was still less than the percentage of small businesses in the Houston, Texas assessment area. However, 72.6% of the 960 originated small business loans were in amounts of \$100,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$100,000 or less, Regions Bank's performance was less than the aggregate in 2010 and 2011.

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. At 2.4%, the bank's percentage of home purchase lending to low-income borrowers was less than the percentage of low-income families in the assessment area at 22.3%. The bank's performance was also less than aggregate in 2010 and 2011.

Home purchase lending to moderate-income borrowers is adequate. At 17.1%, the bank's percentage of home purchase lending to moderate-income borrowers was comparable to the percentage of moderate-income families in the assessment area at 17.2%. Regions Bank's performance was comparable to the aggregate in 2010 and less than the aggregate in 2011.

The bank's home purchase lending to both middle-income and upper-income borrowers was greater than the percentage of middle-income and upper-income families, respectively, in the assessment area.

Home Refinance Loans

The bank's home refinance lending to low-income borrowers is adequate. The bank originated 1.8% of its refinance loans to low-income borrowers. Low-income families make up 22.3% of total families in the assessment area. It was noted that the aggregate performance was also less than the percentage of low-income families, indicating opportunity may be limited for home refinance lending. Nonetheless, the bank's performance was comparable to the aggregate lenders in 2010 and was less than the aggregate in 2011.

The bank's home refinance lending to moderate-income borrowers is good when compared to the percentage of moderate-income families in the assessment area and to aggregate performance. The bank's percentage of home refinance lending to moderate-income borrowers at 11.8% was less than the percentage of moderate-income families in the assessment area at 17.2%. Regions Bank's performance was significantly greater than the aggregate in both 2010 and 2011.

The bank's home refinance lending to middle- and upper-income borrowers was greater than the percentage of middle- and upper-income families in the assessment area.

Home Improvement Loans

Home improvement lending to low-income borrowers is excellent. Regions Bank's percentage of home improvement loans at 17.8% was less than the percentage of low-income families in the assessment area at 22.3%. Although the bank's performance was less than the demographic, lending performance was significantly greater than the aggregate in both 2010 and 2011.

Houston, Texas

Home improvement lending to moderate-income borrowers is excellent. Regions Bank's percentage of home improvement loans at 20.5% was greater than the percentage of moderate-income families in the assessment area at 17.2%. The bank's performance was greater than the aggregate in 2010 and comparable to the aggregate in 2011.

The bank's home improvement lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area while the lending to upper-income borrowers was greater than the percentage of upper-income families.

Community Development Lending

Regions Bank makes a low level of community development loans in the Houston, Texas assessment area. The bank originated one community development loans for \$1.1 million during the review period. The loan promoted economic development by financing a small business as part of the SBA's 504 Certified Development Company program. Local community credit needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization, financial stability for residents and small business finance. The bank's community development portfolio inside the assessment area exhibits poor responsiveness to these credit needs of low- and moderate-income individuals and small businesses. Furthermore, the number and the dollar amount of community development loans are poor given the bank's presence in the market.

Investment Test

The bank's performance in the Houston assessment area under the investment test is excellent. The bank had 10 investments totaling \$64.9 million, including seven current period investments totaling \$59.3 million. Direct investments in the assessment area provided support for affordable housing through GNMA and FNMA investment instruments, Low Income Housing Tax Credits (LIHTCs) and investments in LIHTC funds. During the current review period, the bank invested almost \$7.8 million in an LIHTC project that provides 96 units of housing affordable to low- and moderate-income individuals. In addition, the bank had investments that benefitted a broader regional area that includes the assessment area. The broader regional investments primarily funded small businesses and startup companies through SBICs and an investment in a statewide CDFI, as well as provided support for community revitalization through an investment in a New Markets Tax Credit fund.

The bank also made three contributions totaling \$11,000. Contributions were given to organizations involved in providing community services targeted to low- and moderate-income individuals and communities, affordable housing and small business assistance. In addition, the assessment area may benefit from contributions to national organizations.

Local community credit needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization and small business finance. Regions Bank's investment portfolio and contributions exhibit responsiveness to some of the identified community development needs.

Service Test

The bank's service test performance in the Houston assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the Houston assessment area.

Houston, Texas

Retail Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of the 27 branch offices as of December 31, 2011, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank did not open or close any branches in the Houston assessment area. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. The bank has weekend hours for branches in low- and moderate-income geographies, and the level of branch services and hours offered by Regions Bank is basically the same throughout the assessment area.

Geographic Distribution of Branches

Assessment Area: TX Houston

Tract Category	Branches								Demographics			
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Census Tracts		Households	Total Businesses	
	#	%	Open	Closed				#	%			%
Low	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			70	8.1%	6.1%	4.5%
	LS	0		0	0							
Moderate	Total	2	7.4%	0	0	2	2	2				
	DTO	0		0	0	0			269	31.3%	28.5%	22.7%
	LS	0		0	0							
Middle	Total	8	29.6%	0	0	8	8	8				
	DTO	0		0	0	0			257	29.9%	31.5%	28.3%
	LS	0		0	0							
Upper	Total	17	63.0%	0	0	17	15	15				
	DTO	0		0	0	0			256	29.8%	33.9%	44.0%
	LS	0		0	0							
Unknown	Total	0	0.0%	0	0	0	0	0				
	DTO	0		0	0	0			8	0.9%	0.0%	0.5%
	LS	0		0	0							
Total	Total	27	100.0%	0	0	27	25	25				
	DTO	0		0	0	0			860	100.0%	100.0%	100.0%
	LS	0		0	0							

DTO - Drive Thru Only

LS - Limited Service

Community Development Services

Regions Bank provides an adequate level of community development services in the assessment area. During the review period, Regions Bank employees provided 504 service hours in various capacities for community development organizations by participating in 76 community development services. Many of the community development services focused on education, affordable housing, youth services, and service on boards of directors and committees for community organizations that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, Regions Bank employees volunteered several hours by teaching financial education classes to students. The majority of the schools where the classes were taught have

Houston, Texas

a high number of students on free or reduced price lunch programs. Furthermore, the majority of the schools are located in low- and moderate-income geographies.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TEXAS METROPOLITAN ASSESSMENT AREAS

- **Dallas Assessment Area (Collin, Dallas, Rockwell and Denton Counties)**
 - As of December 31, 2011, Regions Bank operated 14 branches in the assessment area, representing 17.1% of its branches in Texas.
 - As of June 30, 2011, the bank had \$707.1 million in deposits in this assessment area, representing a market share of 0.5% and 16.1% of Regions Bank's total deposits in Texas.
- **Fort Worth Assessment Area (Tarrant County)**
 - As of December 31, 2011, Regions Bank operated six branches in the assessment area, representing 7.3% of its branches in Texas.
 - As of June 30, 2011, the bank had \$160.3 million in deposits in this assessment area, representing a market share of 0.6% and 3.6% of Regions Bank's total deposits in Texas.
- **Longview Assessment Area (Gregg County)**
 - As of December 31, 2012, Regions Bank operated five branches in the assessment area, representing 6.1% of its branches in Texas.
 - As of June 30, 2012, the bank had \$215.1 million in deposits in this assessment area, representing a market share of 8.1% and 4.9% of Regions Bank's total deposits in Texas.
- **Tyler Assessment Area (Smith County)**
 - As of December 31, 2011, Regions Bank operated seven branches in the assessment area, representing 8.5% of its branches in Texas.
 - As of June 30, 2011, the bank had \$292.2 million in deposits in this assessment area, representing a market share of 6.7% and 6.6% of Regions Bank's total deposits in Texas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Dallas	Consistent	Consistent	Consistent
Fort Worth	Not Consistent (Below)	Consistent	Consistent
Longview	Consistent	Not Consistent (Below)	Consistent
Tyler	Consistent	Not Consistent (Below)	Consistent

The Austin and Houston assessment areas received full-scope reviews, and the bank's performance in the Houston assessment area was given greater consideration in determining the overall rating for the state. Houston is the bank's largest market in Texas in terms of deposits, loans, and branches. The full-scope areas

Metropolitan Areas (Limited Review)

selected together represent 58.7% of the deposits in the assessment areas in Texas as well as 50.0% of the branches. The full-scope assessment areas also represent 41.1% of the HMDA loans and 45.3% of the small business loans in the state. Therefore, the two full-scope assessment areas represent more than half of the deposits and a large portion of branches and loans in the State of Texas.

For the Lending Test, performance in the limited-scope assessment areas was consistent with the bank's performance in the state except for the Fort Worth assessment area, where performance was weaker due to the distribution of loans by borrower's income and lower levels of community development loans relative to the bank's operations in the assessment area.

For the Investment Test, the performance in two limited-scope assessment areas (Longview and Tyler) was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment areas. The performance in the remaining limited-scope assessment areas (Dallas and Fort Worth) was consistent with the bank's performance in the state.

For the Service Test, the performance in all four limited-scope assessment areas was consistent with the bank's performance in the state.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Non-Metropolitan Areas (Limited Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TEXAS NON-METROPOLITAN ASSESSMENT AREAS

- **Cass Assessment Area (Cass County)**
 - As of December 31, 2011, Regions Bank operated one branch in the assessment area, representing 1.2% of its branches in Texas.
 - As of June 30, 2011, the bank had \$47.6 million in deposits in this assessment area, representing a market share of 14.8% and 1.1% of Regions Bank's total deposits in Texas.
- **Nacogdoches-Angelina-Anderson Assessment Area (Nacogdoches, Angelina and Anderson Counties)**
 - As of December 31, 2011, Regions Bank operated eight branches in the assessment area, representing 9.8% of its branches in Texas.
 - As of June 30, 2011, the bank had \$394.1 million in deposits in this assessment area, representing a market share of 15.4% and 9.0% of Regions Bank's total deposits in Texas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix G for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Cass	Consistent	Consistent	Not Consistent (Below)
Nacogdoches-Angelina-Anderson	Consistent	Not Consistent (Below)	Not Consistent (Above)

As stated earlier, the Austin and Houston assessment areas received full-scope reviews, and the bank's performance in the Houston assessment area was given greater consideration in determining the overall rating for the state. Houston is the bank's largest market in Texas in terms of deposits, loans, and branches. The full-scope areas selected together represent 58.7% of the deposits in the assessment areas in Texas as well as 50.0% of the branches. The full-scope assessment areas also represent 41.1% of the HMDA loans and 45.3% of the small business loans in the state. Therefore, the two full-scope assessment areas represent more than half of the deposits and a large portion of branches and loans in the State of Texas.

For the Lending Test, performance in both limited-scope assessment areas was consistent with the bank's performance in the state.

For the Investment Test, the performance in the Nacogdoches-Angelina-Anderson assessment area was weaker than the bank's performance in the state due to lower levels of qualified investments relative to the bank's operations in the assessment area. The performance in the Cass limited-scope assessment area was consistent with the bank's performance in the state.

Non-Metropolitan Areas (Limited Review)

For the Service Test, the performance in the Nacogdoches-Angelina-Anderson limited-scope assessment area was stronger than the bank's performance in the state. The performance in the Cass limited-scope assessment area was weaker than the bank's performance in the state due to fewer community development services.

The performance in the limited-scope assessment areas did not affect the overall state rating.

Appendices

APPENDIX A: SCOPE OF THE EXAMINATION

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED			
Lending: January 1, 2010 to December 31, 2011			
Investments, CD Loans, and Services: July 1, 2010 to June 30, 2012			
FINANCIAL INSTITUTION		PRODUCTS REVIEWED	
Regions Bank, Birmingham, Alabama		HMDA Lending & Small Business	
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
Regions Financial Corporation	Bank Holding Company	None	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
<i>ASSESSMENT AREA</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
ALABAMA			
Anniston, MSA #11500	Limited-Scope Review		
Auburn, MSA #12220	Limited-Scope Review		
Baldwin-Coffee-Covington-Escambia	Limited-Scope Review		
Birmingham, MSA#13820,	Full-Scope Review		
Decatur, MSA #19460	Limited-Scope Review		
Dothan, MSA #20020	Limited-Scope Review		
Fayette	Limited-Scope Review		
Florence, MSA #22520	Limited-Scope Review		
Gadsden, MSA #23460	Limited-Scope Review		
Huntsville, MSA#26620	Full-Scope Review		
Mobile, MSA#33660	Full-Scope Review		
Montgomery, MSA #33860	Limited-Scope Review		

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LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
<i>ASSESSMENT AREA</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
Northern Alabama	Limited-Scope Review		
Southern Alabama	Limited-Scope Review		
Tallapoosa - Talladega	Limited-Scope Review		
Tuscaloosa, MSA #46220	Limited-Scope Review		
ARKANSAS			
Fayetteville, MSA #22220	Limited-Scope Review		
Fort Smith, MSA #22900	Limited-Scope Review		
Hot Springs, MSA #26300	Full-Scope Review		
Jonesboro, MSA #27860	Limited-Scope Review		
Little Rock, MSA #30780	Full-Scope Review		
Northeast Arkansas	Limited-Scope Review		
Northwest Arkansas	Full-Scope Review		
Southern Arkansas	Limited-Scope Review		
Union	Limited-Scope Review		
FLORIDA			
Citrus	Limited-Scope Review		
Daytona, MSA 19660	Limited-Scope Review		
Ft Lauderdale, MSA 22744	Limited-Scope Review		
Ft. Myer, MSA 15980	Limited-Scope Review		
Ft. Walton, MSA 18880	Limited-Scope Review		

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LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
<i>ASSESSMENT AREA</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
Gainesville, MSA 23540	Limited-Scope Review		
Jacksonville, MSA 27260	Full-Scope Review		
Lakeland, MSA 29460	Limited-Scope Review		
Miami, MSA 33124	Limited-Scope Review		
Naples, MSA 34940	Limited-Scope Review		
Northern Florida	Limited-Scope Review		
Ocala, MSA 36100	Limited-Scope Review		
Okeechobee	Limited-Scope Review		
Orlando, MSA 36740	Full-Scope Review		
Palm Bay, MSA 37340	Limited-Scope Review		
Panama City, MSA 37460	Limited-Scope Review		
Pensacola, MSA 37860	Full-Scope Review		
Punta Gorda, MSA 39460	Limited-Scope Review		
Sarasota, MSA 35840	Limited-Scope Review		
Tallahassee, MSA 45220	Limited-Scope Review		
Tampa, MSA 45300	Full-Scope Review		
West Palm Beach, MSA 48424	Limited-Scope Review		
GEORGIA			
Albany, MSA 10500	Limited-Scope Review		
Athens, MSA 12020	Limited-Scope Review		

Appendices

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
<i>ASSESSMENT AREA</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
Atlanta, MSA 12060	Full-Scope Review		
Dalton, MSA 19140	Limited-Scope Review		
Gainesville, MSA 23580	Limited-Scope Review		
Jefferson-Jenkins	Limited-Scope Review		
Morgan-Elbert-Wilkes	Limited-Scope Review		
Northeast Georgia	Full-Scope Review		
Northwest Georgia	Limited-Scope Review		
Rome, MSA 40660	Limited-Scope Review		
Savannah, MSA 42340	Limited-Scope Review		
Southwest Georgia	Limited-Scope Review		
Valdosta, MSA 46660	Limited-Scope Review		
ILLINOIS			
Bloomington, MSA 14060	Limited-Scope Review		
Central Illinois	Limited-Scope Review		
Champaign, MSA 16580	Limited-Scope Review		
Decatur, MSA 19500	Full-Scope Review		
Livingston	Limited-Scope Review		
Peoria, MSA 37900	Full-Scope Review		
Southeast Illinois	Limited-Scope Review		
Southern Illinois	Limited-Scope Review		

Appendices

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
<i>ASSESSMENT AREA</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
Springfield, MSA 44100	Limited-Scope Review		
INDIANA			
Bloomington, MSA 14020	Limited-Scope Review		
Clinton-Grant	Limited-Scope Review		
Evansville, MSA 21780	Limited-Scope Review		
Gary, MSA 23844	Limited-Scope Review		
Indianapolis, MSA 26900	Full-Scope Review		
Knox-Lawrence	Limited-Scope Review		
Kokomo, MSA 29020	Limited-Scope Review		
Lafayette, MSA 29140	Limited-Scope Review		
Louisville, MSA 31140	Limited-Scope Review		
Terre Haute, MSA 45460	Limited-Scope Review		
IOWA			
Cedar Rapids, MSA 16300	Limited-Scope Review		
Des Moines, MSA 19780	Full-Scope Review		
Fayette – Tama	Limited-Scope Review		
Iowa City, MSA 26980	Limited-Scope Review		
Waterloo, MSA 47940	Full-Scope Review		
KENTUCKY			
Simpson	Limited-Scope Review		
Southwest Kentucky	Full-Scope Review		

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LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
<i>ASSESSMENT AREA</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
LOUISIANA			
Alexandria, MSA 10780	Limited-Scope Review		
Baton Rouge, MSA 12940	Full-Scope Review		
Houma, MSA 26380	Limited-Scope Review		
Lafayette, MSA 29180	Limited-Scope Review		
Monroe, MSA 33740	Full-Scope Review		
Morehouse	Limited-Scope Review		
New Orleans, MSA 35380	Limited-Scope Review		
Northwest Louisiana	Limited-Scope Review		
Shreveport, MSA 43340	Full-Scope Review		
Southern Louisiana	Full-Scope Review		
St. James	Limited-Scope Review		
Tangipahoa	Limited-Scope Review		
MISSISSIPPI			
Adams-Wilkinson	Limited-Scope Review		
Central Mississippi	Full-Scope Review		
Gulfport, MSA 25060	Limited-Scope Review		
Hattiesburg, MSA 25620	Limited-Scope Review		
Jackson, MSA 27140	Full-Scope Review		
Northern Mississippi	Limited-Scope Review		
Northwest Mississippi	Limited-Scope Review		

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LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
<i>ASSESSMENT AREA</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
Pascagoula, MSA 37700	Limited-Scope Review		
Southern Mississippi	Limited-Scope Review		
Yazoo-Warren	Limited-Scope Review		
MISSOURI	Limited-Scope Review		
Cape Girardeau, MSA 16020	Limited-Scope Review		
Central Missouri	Limited-Scope Review		
Columbia, MSA 17860	Limited-Scope Review		
Jefferson City, MSA 27620	Limited-Scope Review		
Lawrence	Limited-Scope Review		
Southeast Missouri	Full-Scope Review		
Springfield, MSA 44180	Limited-Scope Review		
St. Genevieve-Perry	Full-Scope Review		
Taney	Limited-Scope Review		
NORTH CAROLINA			
Charlotte, MSA 16740	Full-Scope Review		
Greensboro, MSA 24660	Limited-Scope Review		
Macon	Limited-Scope Review		
Raleigh, MSA 39580	Limited-Scope Review		
Wilmington, MSA 48900	Limited-Scope Review		

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LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
<i>ASSESSMENT AREA</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
SOUTH CAROLINA			
Anderson, MSA 11340	Limited-Scope Review		
Charleston, MSA 16700	Limited-Scope Review		
Columbia, MSA 17900	Full-Scope Review		
Greenville, MSA 24860	Limited-Scope Review		
Hampton-Jasper-Beaufort	Full-Scope Review		
McCormick-Barnwell	Limited-Scope Review		
Myrtle Beach, MSA 34820	Limited-Scope Review		
Spartanburg, MSA 43900	Limited-Scope Review		
TENNESSEE			
Clarksville, MSA 17300	Limited-Scope Review		
Cleveland, MSA 17420	Limited-Scope Review		
Eastern Tennessee	Full-Scope Review		
Jackson, MSA 27180	Limited-Scope Review		
Johnson City, MSA 27740	Limited-Scope Review		
Knoxville, MSA 28940	Limited-Scope Review		
Morristown, MSA 34100	Limited-Scope Review		
Nashville, MSA 34980	Full-Scope Review		
Southern Tennessee	Limited-Scope Review		
Western Tennessee	Limited-Scope Review		

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LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
<i>ASSESSMENT AREA</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
TEXAS			
Austin, MSA 12420	Full-Scope Review		
Cass	Limited-Scope Review		
Dallas, MSA 19124	Limited-Scope Review		
Fort Worth, MSA 23104	Limited-Scope Review		
Houston, MSA 26420	Full-Scope Review		
Longview, MSA 30980	Limited-Scope Review		
Nacogdoches-Angelina-Anderson	Limited-Scope Review		
Tyler, MSA 46340	Limited-Scope Review		
MULTI-STATE METROPOLITAN AREAS			
Augusta, MSA #12260	Full-Scope Review		
Chattanooga, MSA #16860	Full-Scope Review		
Columbus, MSA #17980	Full-Scope Review		
Kingsport, MSA #28700	Full-Scope Review		
Memphis, MSA #32820	Full-Scope Review		
St. Louis, MSA #41180	Full-Scope Review		
Texarkana, MSA #45500	Full-Scope Review		

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APPENDIX B – SUMMARY OF STATE AND MULTISTATE METROPOLITAN AREA RATINGS

State or Multistate Metropolitan Area Name	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall State or Multistate Metropolitan Area Rating
Alabama	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Arkansas	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Florida	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Georgia	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Illinois	Low Satisfactory	Needs to Improve	Outstanding	Satisfactory
Indiana	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Iowa	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Kentucky	Low Satisfactory	Needs to Improve	Low Satisfactory	Needs to Improve
Louisiana	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Mississippi	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Missouri	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
North Carolina	Low Satisfactory	High Satisfactory	Needs to Improve	Satisfactory
South Carolina	Low Satisfactory	High Satisfactory	Needs to Improve	Satisfactory
Tennessee	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Texas	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Augusta	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Chattanooga	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Columbus	High Satisfactory	High Satisfactory	Needs to Improve	Satisfactory
Kingsport	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Memphis	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

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St. Louis	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Texarkana	High Satisfactory	Outstanding	Outstanding	Outstanding

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APPENDIX C – ABBREVIATIONS AND DEFINITIONS

Abbreviations

AHP -	Affordable Housing Program
ATM -	Automated Teller Machine
CDC -	Community Development Corporation
CDFI -	Community Development Financial Institution
CRA -	Community Reinvestment Act (Regulation BB)
FDIC -	Federal Deposit Insurance Corporation
FFIEC -	Federal Financial Institutions Examination Council
HMDA -	Home Mortgage Disclosure Act (Regulation C)
HUD -	Department of Housing and Urban Development
LMI -	Low- and Moderate-Income
LIHTC -	Low Income Housing Tax Credit
LTD -	Loan-to-Deposit
LTV -	Loan-to-Value Ratio
MD -	Metropolitan Division
MSA -	Metropolitan Statistical Area
OMB -	Office of Management and Budget
REIS -	Regional Economic Information System
SBA -	Small Business Administration
USDA -	United States Department of Agriculture

Performance Definitions Regarding Lending

Excellent -	This rating is assigned to an institution with lending performance that substantially exceeds the characteristics of demographic data and aggregate performance.
Good -	This rating is assigned to an institution with lending performance that exceeds the characteristics of demographic data and aggregate performance.
Adequate -	This rating is assigned to an institution with lending performance that is comparable to the characteristics of demographic data and aggregate performance.
Poor -	This rating is assigned to an institution with lending performance that is significantly below the characteristics of demographic data and aggregate performance.

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APPENDIX C – ABBREVIATIONS AND DEFINITIONS (Continued)

Performance Definitions Regarding Lending (continued)

Consistent - This term is used to describe the performance of an institution in an assessment area reviewed not using full-scope procedures when the performance is comparable to the performance in the state overall.

*Not Consistent - This term is used to describe the performance of an institution in an assessment area reviewed not using full-scope procedures when the performance is not comparable to the performance in the state overall.

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

Rounding Convention

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

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APPENDIX D - GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

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

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

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- I. Low-or moderate-income geographies;
- II. Designated disaster areas; or
- III. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Effective January 19, 2010, the Board of Governors of the Federal Reserve System, the Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation revised the definition of community development to include loans, investments, and services by financial institutions that-

- I. Support, enable or facilitate projects or activities that meet the "eligible uses" criteria described in Section 2301(c) of the Housing and Economic Recovery Act of 2008 (HERA), Public Law 110-289, 122 Stat. 2654, as amended, and are conducted in designated target areas identified in plans approved by the United States Department of Housing and Urban Development in accordance with the Neighborhood Stabilization Program (NSP);
- II. Are provided no later than two years after the last date funds appropriated for the NSP are required to be spent by grantees; and
- III. Benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or areas outside the bank's assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

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APPENDIX D – GLOSSARY (Continued)

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

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

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract 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 to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

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

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

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

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APPENDIX D – GLOSSARY (Continued)

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. An MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

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

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

Multi-family: Refers to a residential structure that contains five or more units.

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

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

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

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

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

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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

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APPENDIX E – GENERAL INFORMATION

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 **Regions Bank** prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **September 10, 2012**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

Appendices

APPENDIX F: FULL SCOPE LENDING TABLES

Geographic Distribution of HMDA Loans

Assessment Area: Multi Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank		Owner Occupied Units		2010			2011									
		Count		Dollar		Count	Dollar		Count	Dollar								
		#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	2	0.6%	\$310	0.7%	4.1%	0	0.0%	0.8%	\$0	0.0%	0.5%	2	1.1%	0.9%	\$310	1.2%	0.6%
	Moderate	30	9.5%	\$3,073	6.9%	15.0%	7	5.6%	7.7%	\$1,125	6.1%	5.7%	23	12.2%	8.0%	\$1,948	7.4%	5.7%
	Middle	163	51.7%	\$21,060	47.0%	55.0%	67	53.2%	54.3%	\$8,827	47.5%	50.3%	96	50.8%	53.6%	\$12,233	46.6%	50.0%
	Upper	120	38.1%	\$20,392	45.5%	25.9%	52	41.3%	37.1%	\$8,620	46.4%	43.5%	68	36.0%	37.6%	\$11,772	44.8%	43.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	315	100.0%	\$44,835	100.0%	100.0%	126	100.0%	100.0%	\$18,572	100.0%	100.0%	189	100.0%	100.0%	\$26,263	100.0%	100.0%
REFINANCE	Low	10	1.6%	\$1,718	2.0%	4.1%	3	0.8%	0.9%	\$466	0.9%	0.6%	7	2.8%	1.2%	\$1,252	3.8%	0.8%
	Moderate	47	7.4%	\$5,649	6.5%	15.0%	29	7.5%	6.6%	\$3,314	6.2%	4.6%	18	7.2%	6.9%	\$2,335	7.0%	4.7%
	Middle	321	50.3%	\$39,829	46.1%	55.0%	188	48.5%	47.5%	\$23,729	44.6%	43.4%	133	53.2%	47.0%	\$16,100	48.5%	42.4%
	Upper	260	40.8%	\$39,216	45.4%	25.9%	168	43.3%	45.0%	\$25,683	48.3%	51.5%	92	36.8%	44.9%	\$13,533	40.7%	52.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	638	100.0%	\$86,412	100.0%	100.0%	388	100.0%	100.0%	\$53,192	100.0%	100.0%	250	100.0%	100.0%	\$33,220	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.1%	0	0.0%	2.0%	\$0	0.0%	0.5%	0	0.0%	2.0%	\$0	0.0%	1.4%
	Moderate	8	11.3%	\$46	7.9%	15.0%	2	7.1%	11.3%	\$19	8.3%	7.1%	6	14.0%	9.8%	\$27	7.7%	5.1%
	Middle	55	77.5%	\$487	84.1%	55.0%	22	78.6%	54.5%	\$197	85.7%	42.5%	33	76.7%	55.9%	\$290	83.1%	41.2%
	Upper	8	11.3%	\$46	7.9%	25.9%	4	14.3%	32.2%	\$14	6.1%	49.9%	4	9.3%	32.4%	\$32	9.2%	52.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	71	100.0%	\$579	100.0%	100.0%	28	100.0%	100.0%	\$230	100.0%	100.0%	43	100.0%	100.0%	\$349	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	14.1%	0	0.0%	8.7%	\$0	0.0%	5.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.0%	0	0.0%	30.4%	\$0	0.0%	12.9%	0	0.0%	50.0%	\$0	0.0%	19.1%
	Middle	0	0.0%	\$0	0.0%	46.9%	0	0.0%	34.8%	\$0	0.0%	64.8%	0	0.0%	38.9%	\$0	0.0%	76.9%
	Upper	0	0.0%	\$0	0.0%	20.1%	0	0.0%	26.1%	\$0	0.0%	16.7%	0	0.0%	11.1%	\$0	0.0%	4.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	12	1.2%	\$2,028	1.5%	4.1%	3	0.6%	0.9%	\$466	0.6%	0.6%	9	1.9%	1.1%	\$1,562	2.6%	0.7%
	Moderate	85	8.3%	\$8,768	6.7%	15.0%	38	7.0%	7.3%	\$4,458	6.2%	5.2%	47	9.8%	7.5%	\$4,310	7.2%	5.5%
	Middle	539	52.6%	\$61,376	46.6%	55.0%	277	51.1%	50.7%	\$32,753	45.5%	46.8%	262	54.4%	50.4%	\$28,623	47.8%	46.9%
	Upper	388	37.9%	\$59,654	45.3%	25.9%	224	41.3%	41.1%	\$34,317	47.7%	47.4%	164	34.0%	41.0%	\$25,337	42.3%	46.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,024	100.0%	\$131,826	100.0%	100.0%	542	100.0%	100.0%	\$71,994	100.0%	100.0%	482	100.0%	100.0%	\$59,832	100.0%	100.0%

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: Multi Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	33	5.3%	\$3,747	8.3%	6.8%	10	5.8%	6.5%	\$1,481	7.4%	9.7%	23	5.1%	6.4%	\$2,266	8.9%	8.5%
	Moderate	56	9.0%	\$2,585	5.7%	14.9%	15	8.7%	12.0%	\$810	4.1%	12.8%	41	9.2%	11.5%	\$1,775	7.0%	11.9%
	Middle	350	56.5%	\$26,119	57.7%	48.7%	102	59.3%	43.3%	\$12,014	60.3%	39.3%	248	55.4%	42.5%	\$14,105	55.7%	40.9%
	Upper	174	28.1%	\$12,711	28.1%	29.6%	45	26.2%	35.3%	\$5,626	28.2%	37.1%	129	28.8%	37.7%	\$7,085	28.0%	38.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	7	1.1%	\$91	0.2%		0	0.0%	2.8%	\$0	0.0%	1.1%	7	1.6%	2.0%	\$91	0.4%	0.4%
	Total	620	100.0%	\$45,253	100.0%	100.0%	172	100.0%	100.0%	\$19,931	100.0%	100.0%	448	100.0%	100.0%	\$25,322	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	2.3%	\$0	0.0%	1.8%	0	0.0%	4.1%	\$0	0.0%	4.9%
	Moderate	0	0.0%	\$0	0.0%	27.9%	0	0.0%	26.4%	\$0	0.0%	31.6%	0	0.0%	27.3%	\$0	0.0%	29.0%
	Middle	14	82.4%	\$1,209	69.6%	58.9%	2	66.7%	65.9%	\$260	39.4%	61.8%	12	85.7%	57.9%	\$949	88.2%	59.1%
	Upper	2	11.8%	\$127	7.3%	8.1%	0	0.0%	4.7%	\$0	0.0%	1.2%	2	14.3%	9.9%	\$127	11.8%	7.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	1	5.9%	\$400	23.0%		1	33.3%	0.8%	\$400	60.6%	3.6%	0	0.0%	0.8%	\$0	0.0%	0.1%
Total	17	100.0%	\$1,736	100.0%	100.0%	3	100.0%	100.0%	\$660	100.0%	100.0%	14	100.0%	100.0%	\$1,076	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: Multi Augusta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010						Bank & Aggregate Lending Comparison 2011					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	%
		#	%	\$(000s)	\$ %													
HOME PURCHASE	Low	36	11.4%	\$2,938	6.6%	22.3%	14	11.1%	6.7%	\$1,253	6.7%	3.3%	22	11.6%	6.5%	\$1,685	6.4%	3.3%
	Moderate	87	27.6%	\$9,925	22.1%	16.6%	25	19.8%	19.2%	\$2,749	14.8%	13.8%	62	32.8%	17.7%	\$7,176	27.3%	13.2%
	Middle	87	27.6%	\$11,506	25.7%	20.8%	34	27.0%	22.5%	\$4,410	23.7%	20.9%	53	28.0%	21.9%	\$7,096	27.0%	21.0%
	Upper	104	33.0%	\$20,399	45.5%	40.3%	53	42.1%	34.5%	\$10,160	54.7%	44.4%	51	27.0%	33.5%	\$10,239	39.0%	43.8%
	Unknown	1	0.3%	\$67	0.1%	0.0%	0	0.0%	17.2%	\$0	0.0%	17.6%	1	0.5%	20.3%	\$67	0.3%	18.7%
	Total	315	100.0%	\$44,835	100.0%	100.0%	126	100.0%	100.0%	\$18,572	100.0%	100.0%	189	100.0%	100.0%	\$26,263	100.0%	100.0%
REFINANCE	Low	48	7.5%	\$3,501	4.1%	22.3%	26	6.7%	4.4%	\$1,740	3.3%	2.2%	22	8.8%	4.4%	\$1,761	5.3%	2.1%
	Moderate	103	16.1%	\$9,113	10.5%	16.6%	64	16.5%	11.2%	\$5,534	10.4%	7.0%	39	15.6%	9.9%	\$3,579	10.8%	6.3%
	Middle	156	24.5%	\$18,772	21.7%	20.8%	88	22.7%	17.1%	\$10,420	19.6%	13.8%	68	27.2%	15.6%	\$8,352	25.1%	12.4%
	Upper	317	49.7%	\$52,869	61.2%	40.3%	203	52.3%	40.7%	\$34,432	64.7%	49.0%	114	45.6%	39.6%	\$18,437	55.5%	48.2%
	Unknown	14	2.2%	\$2,157	2.5%	0.0%	7	1.8%	26.6%	\$1,066	2.0%	28.0%	7	2.8%	30.5%	\$1,091	3.3%	31.0%
	Total	638	100.0%	\$86,412	100.0%	100.0%	388	100.0%	100.0%	\$53,192	100.0%	100.0%	250	100.0%	100.0%	\$33,220	100.0%	100.0%
HOME IMPROVEMENT	Low	10	14.1%	\$45	7.8%	22.3%	5	17.9%	10.1%	\$23	10.0%	3.7%	5	11.6%	9.2%	\$22	6.3%	2.9%
	Moderate	20	28.2%	\$168	29.0%	16.6%	6	21.4%	17.3%	\$85	37.0%	7.6%	14	32.6%	20.6%	\$83	23.8%	11.1%
	Middle	18	25.4%	\$132	22.8%	20.8%	8	28.6%	21.1%	\$47	20.4%	14.2%	10	23.3%	22.9%	\$85	24.4%	20.3%
	Upper	23	32.4%	\$234	40.4%	40.3%	9	32.1%	46.7%	\$75	32.6%	68.8%	14	32.6%	42.2%	\$159	45.6%	57.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	5.8%	0	0.0%	5.1%	\$0	0.0%	8.6%
	Total	71	100.0%	\$579	100.0%	100.0%	28	100.0%	100.0%	\$230	100.0%	100.0%	43	100.0%	100.0%	\$349	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	94	9.2%	\$6,484	4.9%	22.3%	45	8.3%	5.6%	\$3,016	4.2%	2.7%	49	10.2%	5.5%	\$3,468	5.8%	2.6%
	Moderate	210	20.5%	\$19,206	14.6%	16.6%	95	17.5%	14.9%	\$8,368	11.6%	10.0%	115	23.9%	13.9%	\$10,838	18.1%	9.5%
	Middle	261	25.5%	\$30,410	23.1%	20.8%	130	24.0%	19.6%	\$14,877	20.7%	16.9%	131	27.2%	18.8%	\$15,533	26.0%	16.3%
	Upper	444	43.4%	\$73,502	55.8%	40.3%	265	48.9%	38.0%	\$44,667	62.0%	46.5%	179	37.1%	36.7%	\$28,835	48.2%	44.9%
	Unknown	15	1.5%	\$2,224	1.7%	0.0%	7	1.3%	21.9%	\$1,066	1.5%	23.9%	8	1.7%	25.0%	\$1,158	1.9%	26.7%
	Total	1,024	100.0%	\$131,826	100.0%	100.0%	542	100.0%	100.0%	\$71,994	100.0%	100.0%	482	100.0%	100.0%	\$59,832	100.0%	100.0%

Originations & Purchases

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Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Augusta

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Bank	Agg	Doll	Count			Dollar						
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s
Small Business	Revenue	\$1 Million or Less	195	31.5%	\$18,011	39.8%	91.0%	89	51.7%	39.1%	\$9,115	45.7%	49.1%	106	23.7%	48.3%	\$8,896	35.1%	50.9%
		Over \$1 Million	100	16.1%	\$17,820	39.4%	4.7%	50	29.1%				50	11.2%					
		Total Rev. available	295	47.6%	\$35,831	79.2%	95.7%	139	80.8%				156	34.9%					
		Rev. Not Known	325	52.4%	\$9,422	20.8%	4.3%	33	19.2%				292	65.2%					
		Total	620	100.0%	\$45,253	100.0%	100.0%	172	100.0%				448	100.0%					
Small Business	Loan Size	\$100,000 or Less	508	81.9%	\$12,550	27.7%		118	68.6%	87.9%	\$4,144	20.8%	25.9%	390	87.1%	89.1%	\$8,406	33.2%	29.4%
		\$100,001 - \$250,000	63	10.2%	\$11,308	25.0%		29	16.9%	6.6%	\$5,097	25.6%	21.8%	34	7.6%	6.1%	\$6,211	24.5%	22.4%
		\$250,001 - \$1 Million	49	7.9%	\$21,395	47.3%		25	14.5%	5.5%	\$10,690	53.6%	52.3%	24	5.4%	4.7%	\$10,705	42.3%	48.2%
		Total	620	100.0%	\$45,253	100.0%		172	100.0%	100.0%	\$19,931	100.0%	100.0%	448	100.0%	100.0%	\$25,322	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less	13	76.5%	\$1,309	75.4%	Total Farms	2	66.7%	76.7%	\$456	69.1%	75.5%	11	78.6%	68.6%	\$853	79.3%	61.8%
		Over \$1 Million	2	11.8%	\$404	23.3%	98.3%	1	33.3%				1	7.1%					
		Not Known	2	11.8%	\$23	1.3%	1.5%	0	0.0%				2	14.3%					
		Total	17	100.0%	\$1,736	100.0%	100.0%	3	100.0%				14	100.0%					
Small Farm	Loan Size	\$100,000 or Less	11	64.7%	\$425	24.5%		1	33.3%	73.6%	\$56	8.5%	23.9%	10	71.4%	73.6%	\$369	34.3%	23.9%
		\$100,001 - \$250,000	5	29.4%	\$911	52.5%		1	33.3%	16.3%	\$204	30.9%	34.2%	4	28.6%	14.0%	\$707	65.7%	26.1%
		\$250,001 - \$500,000	1	5.9%	\$400	23.0%		1	33.3%	10.1%	\$400	60.6%	41.9%	0	0.0%	12.4%	\$0	0.0%	50.0%
		Total	17	100.0%	\$1,736	100.0%		3	100.0%	100.0%	\$660	100.0%	100.0%	14	100.0%	100.0%	\$1,076	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

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Geographic Distribution of HMDA Loans

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Bank		Agg	Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	\$ (000s)				\$ %	\$ %		#	%		%	\$ (000s)	
HOME PURCHASE	Low	5	0.7%	\$569	0.5%	1.6%	2	0.6%	1.2%	\$239	0.4%	0.9%	3	0.8%	0.8%	\$330	0.6%	0.8%
	Moderate	76	10.0%	\$9,012	7.9%	10.6%	36	9.9%	6.5%	\$4,347	7.8%	4.4%	40	10.1%	6.2%	\$4,665	7.9%	4.3%
	Middle	417	55.0%	\$56,329	49.1%	57.9%	195	53.9%	54.8%	\$26,369	47.4%	48.0%	222	56.1%	54.1%	\$29,960	50.6%	47.0%
	Upper	260	34.3%	\$48,879	42.6%	29.9%	129	35.6%	37.5%	\$24,621	44.3%	46.7%	131	33.1%	38.9%	\$24,258	41.0%	47.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	758	100.0%	\$114,789	100.0%	100.0%	362	100.0%	100.0%	\$55,576	100.0%	100.0%	396	100.0%	100.0%	\$59,213	100.0%	100.0%
REFINANCE	Low	3	0.3%	\$229	0.1%	1.6%	2	0.4%	0.7%	\$126	0.1%	0.7%	1	0.2%	0.7%	\$103	0.2%	0.5%
	Moderate	49	5.2%	\$6,554	4.1%	10.6%	25	4.6%	5.7%	\$3,531	3.7%	4.0%	24	5.9%	6.4%	\$3,023	4.6%	4.5%
	Middle	440	46.7%	\$62,432	38.7%	57.9%	239	44.4%	52.2%	\$34,634	36.4%	45.8%	201	49.8%	52.1%	\$27,798	41.9%	45.6%
	Upper	450	47.8%	\$92,197	57.1%	29.9%	272	50.6%	41.4%	\$56,736	59.7%	49.5%	178	44.1%	40.8%	\$35,461	53.4%	49.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	942	100.0%	\$161,412	100.0%	100.0%	538	100.0%	100.0%	\$95,027	100.0%	100.0%	404	100.0%	100.0%	\$66,385	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	1.1%	\$0	0.0%	0.5%	0	0.0%	1.4%	\$0	0.0%	0.7%
	Moderate	10	7.9%	\$62	5.2%	10.6%	3	6.0%	13.2%	\$18	3.8%	7.0%	7	9.1%	10.0%	\$44	6.2%	4.6%
	Middle	77	60.6%	\$740	62.7%	57.9%	30	60.0%	57.4%	\$329	69.7%	45.8%	47	61.0%	58.5%	\$411	58.0%	48.2%
	Upper	40	31.5%	\$379	32.1%	29.9%	17	34.0%	28.4%	\$125	26.5%	46.7%	23	29.9%	30.2%	\$254	35.8%	46.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	127	100.0%	\$1,181	100.0%	100.0%	50	100.0%	100.0%	\$472	100.0%	100.0%	77	100.0%	100.0%	\$709	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	15.6%	0	0.0%	9.1%	\$0	0.0%	0.8%	0	0.0%	13.5%	\$0	0.0%	1.7%
	Moderate	0	0.0%	\$0	0.0%	11.0%	0	0.0%	18.2%	\$0	0.0%	1.3%	0	0.0%	24.3%	\$0	0.0%	3.3%
	Middle	0	0.0%	\$0	0.0%	56.3%	0	0.0%	66.7%	\$0	0.0%	37.5%	0	0.0%	56.8%	\$0	0.0%	90.1%
	Upper	0	0.0%	\$0	0.0%	17.1%	0	0.0%	6.1%	\$0	0.0%	60.3%	0	0.0%	5.4%	\$0	0.0%	4.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	0.4%	\$798	0.3%	1.6%	4	0.4%	0.9%	\$365	0.2%	0.8%	4	0.5%	0.8%	\$433	0.3%	0.7%
	Moderate	135	7.4%	\$15,628	5.6%	10.6%	64	6.7%	6.3%	\$7,896	5.2%	4.1%	71	8.1%	6.5%	\$7,732	6.1%	4.3%
	Middle	934	51.1%	\$119,501	43.1%	57.9%	464	48.8%	53.4%	\$61,332	40.6%	46.3%	470	53.6%	53.1%	\$58,169	46.1%	50.1%
	Upper	750	41.1%	\$141,455	51.0%	29.9%	418	44.0%	39.4%	\$81,482	53.9%	48.9%	332	37.9%	39.6%	\$59,973	47.5%	44.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,827	100.0%	\$277,382	100.0%	100.0%	950	100.0%	100.0%	\$151,075	100.0%	100.0%	877	100.0%	100.0%	\$126,307	100.0%	100.0%

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	68	3.3%	\$5,542	4.0%	3.9%	27	3.5%	5.0%	\$2,723	3.9%	11.1%	41	3.2%	4.7%	\$2,819	4.2%	8.9%
	Moderate	243	11.9%	\$19,240	14.0%	12.6%	99	13.0%	11.9%	\$10,631	15.3%	14.5%	144	11.2%	11.7%	\$8,609	12.8%	16.3%
	Middle	1,121	54.7%	\$75,516	55.1%	57.3%	418	54.8%	53.3%	\$38,321	55.1%	53.3%	703	54.6%	53.7%	\$37,195	55.1%	55.1%
	Upper	618	30.1%	\$36,703	26.8%	26.3%	219	28.7%	26.2%	\$17,877	25.7%	20.2%	399	31.0%	27.1%	\$18,826	27.9%	19.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	0.9%	0	0.0%	2.8%	\$0	0.0%	0.6%
	Total	2,050	100.0%	\$137,001	100.0%	100.0%	763	100.0%	100.0%	\$69,552	100.0%	100.0%	1,287	100.0%	100.0%	\$67,449	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	5.0%	\$0	0.0%	4.9%
	Middle	6	100.0%	\$572	100.0%	69.1%	0	0.0%	66.7%	\$0	0.0%	61.4%	6	100.0%	65.0%	\$572	100.0%	41.6%
	Upper	0	0.0%	\$0	0.0%	25.5%	0	0.0%	33.3%	\$0	0.0%	38.6%	0	0.0%	30.0%	\$0	0.0%	53.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	6	100.0%	\$572	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	6	100.0%	100.0%	\$572	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	\$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	86	11.3%	\$7,094	6.2%	18.8%	39	10.8%	10.0%	\$3,188	5.7%	5.5%	47	11.9%	8.8%	\$3,906	6.6%	4.6%
	Moderate	192	25.3%	\$20,144	17.5%	17.5%	94	26.0%	25.8%	\$9,815	17.7%	19.1%	98	24.7%	22.8%	\$10,329	17.4%	16.2%
	Middle	165	21.8%	\$22,781	19.8%	22.5%	79	21.8%	21.6%	\$10,994	19.8%	20.5%	86	21.7%	20.5%	\$11,787	19.9%	18.7%
	Upper	314	41.4%	\$64,680	56.3%	41.2%	150	41.4%	32.4%	\$31,579	56.8%	44.6%	164	41.4%	34.5%	\$33,101	55.9%	47.3%
	Unknown	1	0.1%	\$90	0.1%	0.0%	0	0.0%	10.2%	\$0	0.0%	10.3%	1	0.3%	13.4%	\$90	0.2%	13.2%
	Total	758	100.0%	\$114,789	100.0%	100.0%	362	100.0%	100.0%	\$55,576	100.0%	100.0%	396	100.0%	100.0%	\$59,213	100.0%	100.0%
REFINANCE	Low	47	5.0%	\$3,425	2.1%	18.8%	25	4.6%	4.9%	\$1,597	1.7%	2.5%	22	5.4%	5.7%	\$1,828	2.8%	2.9%
	Moderate	143	15.2%	\$13,895	8.6%	17.5%	77	14.3%	15.1%	\$7,943	8.4%	10.2%	66	16.3%	13.9%	\$5,952	9.0%	9.4%
	Middle	211	22.4%	\$27,457	17.0%	22.5%	115	21.4%	19.2%	\$15,483	16.3%	15.8%	96	23.8%	18.4%	\$11,974	18.0%	15.1%
	Upper	530	56.3%	\$115,200	71.4%	41.2%	317	58.9%	39.3%	\$69,565	73.2%	48.5%	213	52.7%	39.3%	\$45,635	68.7%	50.5%
	Unknown	11	1.2%	\$1,435	0.9%	0.0%	4	0.7%	21.6%	\$439	0.5%	23.0%	7	1.7%	22.7%	\$996	1.5%	22.1%
	Total	942	100.0%	\$161,412	100.0%	100.0%	538	100.0%	100.0%	\$95,027	100.0%	100.0%	404	100.0%	100.0%	\$66,385	100.0%	100.0%
HOME IMPROVEMENT	Low	20	15.7%	\$87	7.4%	18.8%	5	10.0%	15.8%	\$18	3.8%	4.1%	15	19.5%	17.9%	\$69	9.7%	4.1%
	Moderate	30	23.6%	\$171	14.5%	17.5%	11	22.0%	19.3%	\$58	12.3%	11.6%	19	24.7%	18.8%	\$113	15.9%	10.7%
	Middle	30	23.6%	\$387	32.8%	22.5%	11	22.0%	23.4%	\$180	38.1%	19.3%	19	24.7%	24.7%	\$207	29.2%	21.6%
	Upper	43	33.9%	\$515	43.6%	41.2%	22	44.0%	30.1%	\$213	45.1%	42.9%	21	27.3%	31.1%	\$302	42.6%	52.1%
	Unknown	4	3.1%	\$21	1.8%	0.0%	1	2.0%	11.5%	\$3	0.6%	22.1%	3	3.9%	7.5%	\$18	2.5%	11.4%
	Total	127	100.0%	\$1,181	100.0%	100.0%	50	100.0%	100.0%	\$472	100.0%	100.0%	77	100.0%	100.0%	\$709	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	153	8.4%	\$10,606	3.8%	18.8%	69	7.3%	7.2%	\$4,803	3.2%	3.5%	84	9.6%	7.3%	\$5,803	4.6%	3.3%
	Moderate	365	20.0%	\$34,210	12.3%	17.5%	182	19.2%	19.4%	\$17,816	11.8%	13.1%	183	20.9%	17.7%	\$16,394	13.0%	11.3%
	Middle	406	22.2%	\$50,625	18.3%	22.5%	205	21.6%	20.2%	\$26,657	17.6%	16.9%	201	22.9%	19.4%	\$23,968	19.0%	15.2%
	Upper	887	48.5%	\$180,395	65.0%	41.2%	489	51.5%	36.2%	\$101,357	67.1%	44.8%	398	45.4%	37.0%	\$79,038	62.6%	44.8%
	Unknown	16	0.9%	\$1,546	0.6%	0.0%	5	0.5%	16.9%	\$442	0.3%	21.7%	11	1.3%	18.6%	\$1,104	0.9%	25.4%
	Total	1,827	100.0%	\$277,382	100.0%	100.0%	950	100.0%	100.0%	\$151,075	100.0%	100.0%	877	100.0%	100.0%	\$126,307	100.0%	100.0%

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Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Chattanooga

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison													
		Bank				Total Businesses	2010			2011										
		Count		Dollar			Count		Dollar		Count			Dollar						
		#	%	\$ (000s)	\$ %	%	Bank #	Agg %	\$ 000s	\$ %	\$ %	Bank #	Agg %	\$ 000s	\$ %	\$ %				
Small Business Revenue	\$1 Million or Less	677	33.0%	\$57,848	42.2%	89.1%	423	55.4%	32.9%	\$35,832	51.5%	36.1%	254	19.7%	35.6%	\$22,016	32.6%	32.7%		
	Over \$1 Million	241	11.8%	\$47,034	34.3%	6.2%	141	18.5%				100	7.8%							
	Total Rev. available	918	44.8%	\$104,882	76.5%	95.3%	564	73.9%				354	27.5%							
	Rev. Not Known	1,132	55.2%	\$32,119	23.4%	4.7%	199	26.1%				933	72.5%							
	Total	2,050	100.0%	\$137,001	100.0%	100.0%	763	100.0%				1,287	100.0%							
Small Business Loan Size	\$100,000 or Less	1,820	88.8%	\$61,349	44.8%		640	83.9%	86.4%	\$28,330	40.7%	24.8%	1,180	91.7%	89.1%	\$33,019	49.0%	26.6%		
	\$100,001 - \$250,000	128	6.2%	\$22,336	16.3%		66	8.7%	6.3%	\$11,587	16.7%	17.1%	62	4.8%	5.0%	\$10,749	15.9%	16.7%		
	\$250,001 - \$1 Million	102	5.0%	\$53,316	38.9%		57	7.5%	7.3%	\$29,635	42.6%	58.1%	45	3.5%	5.8%	\$23,681	35.1%	56.7%		
	Total	2,050	100.0%	\$137,001	100.0%		763	100.0%	100.0%	\$69,552	100.0%	100.0%	1,287	100.0%	100.0%	\$67,449	100.0%	100.0%		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms	99.0%	0	0.0%	57.1%	\$0	0.0%	66.1%	0	0.0%	45.0%	\$0	0.0%	44.2%
		Over \$1 Million	3	50.0%	\$545	95.3%	0.5%	0	0.0%				3	50.0%						
		Not Known	3	50.0%	\$27	4.7%	0.5%	0	0.0%				3	50.0%						
		Total	6	100.0%	\$572	100.0%	100.0%	0	0.0%				6	100.0%						
	Loan Size	\$100,000 or Less	3	50.0%	\$27	4.7%		0	0.0%	100.0%	\$0	0.0%	100.0%	3	50.0%	70.0%	\$27	4.7%	16.7%	
		\$100,001 - \$250,000	2	33.3%	\$239	41.8%		0	0.0%	0.0%	\$0	0.0%	0.0%	2	33.3%	15.0%	\$239	41.8%	19.3%	
		\$250,001 - \$500,000	1	16.7%	\$306	53.5%		0	0.0%	0.0%	\$0	0.0%	0.0%	1	16.7%	15.0%	\$306	53.5%	63.9%	
Total	6	100.0%	\$572	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	6	100.0%	100.0%	\$572	100.0%	100.0%			

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

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Geographic Distribution of HMDA Loans Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count	Dollar		Count	Dollar		Count	Dollar				
		#	%	\$ (000s)	%	Bank #	Agg %	Bank \$ (000s)	Agg %	Bank #	Agg %	Bank \$ (000s)	Agg %					
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	1.2%	\$0	0.0%	0.7%	0	0.0%	0.6%	\$0	0.0%	0.2%
	Moderate	5	14.3%	\$397	10.2%	20.7%	1	6.3%	11.2%	\$160	8.7%	7.6%	4	21.1%	10.2%	\$237	11.5%	7.1%
	Middle	18	51.4%	\$1,880	48.2%	42.6%	10	62.5%	50.1%	\$968	52.7%	46.7%	8	42.1%	49.3%	\$912	44.2%	46.1%
	Upper	12	34.3%	\$1,622	41.6%	33.6%	5	31.3%	37.1%	\$708	38.6%	44.5%	7	36.8%	39.4%	\$914	44.3%	45.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.6%	0	0.0%	0.5%	\$0	0.0%	0.7%
	Total	35	100.0%	\$3,899	100.0%	100.0%	16	100.0%	100.0%	\$1,836	100.0%	100.0%	19	100.0%	100.0%	\$2,063	100.0%	100.0%
REFINANCE	Low	3	2.2%	\$157	0.9%	3.0%	0	0.0%	1.5%	\$0	0.0%	0.8%	3	6.1%	1.0%	\$157	2.9%	0.5%
	Moderate	19	14.2%	\$1,856	11.1%	20.7%	10	11.8%	8.9%	\$1,086	9.6%	6.1%	9	18.4%	9.1%	\$770	14.1%	5.9%
	Middle	58	43.3%	\$6,164	36.8%	42.6%	41	48.2%	32.9%	\$4,555	40.4%	26.3%	17	34.7%	32.7%	\$1,609	29.4%	26.2%
	Upper	54	40.3%	\$8,565	51.2%	33.6%	34	40.0%	56.6%	\$5,621	49.9%	66.6%	20	40.8%	57.1%	\$2,944	53.7%	66.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.5%
	Total	134	100.0%	\$16,742	100.0%	100.0%	85	100.0%	100.0%	\$11,262	100.0%	100.0%	49	100.0%	100.0%	\$5,480	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	3.3%	\$0	0.0%	1.8%	0	0.0%	5.0%	\$0	0.0%	2.5%
	Moderate	8	33.3%	\$47	30.1%	20.7%	2	20.0%	15.8%	\$11	19.6%	7.2%	6	42.9%	21.8%	\$36	36.0%	18.7%
	Middle	14	58.3%	\$99	63.5%	42.6%	6	60.0%	43.4%	\$35	62.5%	34.2%	8	57.1%	43.6%	\$64	64.0%	35.8%
	Upper	2	8.3%	\$10	6.4%	33.6%	2	20.0%	37.5%	\$10	17.9%	56.7%	0	0.0%	29.6%	\$0	0.0%	42.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	24	100.0%	\$156	100.0%	100.0%	10	100.0%	100.0%	\$56	100.0%	100.0%	14	100.0%	100.0%	\$100	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	25.4%	0	0.0%	15.8%	\$0	0.0%	17.7%	0	0.0%	4.8%	\$0	0.0%	9.5%
	Moderate	0	0.0%	\$0	0.0%	26.0%	0	0.0%	15.8%	\$0	0.0%	6.1%	0	0.0%	23.8%	\$0	0.0%	29.2%
	Middle	0	0.0%	\$0	0.0%	22.4%	0	0.0%	36.8%	\$0	0.0%	35.8%	0	0.0%	28.6%	\$0	0.0%	14.8%
	Upper	0	0.0%	\$0	0.0%	24.4%	0	0.0%	31.6%	\$0	0.0%	40.3%	0	0.0%	38.1%	\$0	0.0%	46.1%
	Unknown	0	0.0%	\$0	0.0%	1.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	0.5%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	1.6%	\$157	0.8%	3.0%	0	0.0%	1.5%	\$0	0.0%	2.1%	3	3.7%	1.0%	\$157	2.1%	1.2%
	Moderate	32	16.6%	\$2,300	11.1%	20.7%	13	11.7%	10.2%	\$1,257	9.6%	6.7%	19	23.2%	10.2%	\$1,043	13.6%	8.7%
	Middle	90	46.6%	\$8,143	39.2%	42.6%	57	51.4%	40.8%	\$5,558	42.3%	35.8%	33	40.2%	41.1%	\$2,585	33.8%	34.3%
	Upper	68	35.2%	\$10,197	49.0%	33.6%	41	36.9%	47.2%	\$6,339	48.2%	55.1%	27	32.9%	47.4%	\$3,858	50.5%	55.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	0.6%
	Total	193	100.0%	\$20,797	100.0%	100.0%	111	100.0%	100.0%	\$13,154	100.0%	100.0%	82	100.0%	100.0%	\$7,643	100.0%	100.0%

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	24	12.9%	\$2,038	8.1%	9.6%	6	10.3%	10.0%	\$1,077	8.6%	11.3%	18	14.1%	9.0%	\$961	7.5%	10.5%
	Moderate	35	18.8%	\$4,336	17.2%	20.0%	9	15.5%	16.7%	\$1,035	8.3%	16.1%	26	20.3%	17.6%	\$3,301	25.8%	18.0%
	Middle	56	30.1%	\$7,735	30.6%	33.2%	17	29.3%	28.2%	\$4,509	36.1%	28.6%	39	30.5%	29.4%	\$3,226	25.3%	27.0%
	Upper	65	34.9%	\$10,966	43.4%	33.7%	24	41.4%	39.3%	\$5,821	46.5%	36.9%	41	32.0%	39.6%	\$5,145	40.3%	40.1%
	Unknown	6	3.2%	\$205	0.8%	3.5%	2	3.4%	3.5%	\$65	0.5%	6.8%	4	3.1%	3.5%	\$140	1.1%	4.3%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	0.4%	0	0.0%	1.0%	\$0	0.0%	0.1%
	Total	186	100.0%	\$25,280	100.0%	100.0%	58	100.0%	100.0%	\$12,507	100.0%	100.0%	128	100.0%	100.0%	\$12,773	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	50.0%	\$14	3.5%	35.8%	0	0.0%	40.0%	\$0	0.0%	52.9%	1	50.0%	29.4%	\$14	3.5%	28.0%
	Middle	0	0.0%	\$0	0.0%	31.3%	0	0.0%	40.0%	\$0	0.0%	44.7%	0	0.0%	41.2%	\$0	0.0%	49.6%
	Upper	1	50.0%	\$386	96.5%	31.3%	0	0.0%	10.0%	\$0	0.0%	2.0%	1	50.0%	29.4%	\$386	96.5%	22.3%
	Unknown	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	10.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	2	100.0%	\$400	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$400	100.0%	100.0%	

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Borrower Distribution of HMDA Loans

Assessment Area: Multi Columbus

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income %	Count			Dollar		Count			Dollar			
		Count #	% %	Dollar \$ (000s) \$ %			Bank #	Agg %	%	Bank \$ (000s)	Agg %	%	Bank #	Agg %	%	Bank \$ (000s)	Agg %	
HOME PURCHASE	Low	8	22.9%	\$660	16.9%	22.8%	6	37.5%	7.8%	\$499	27.2%	3.6%	2	10.5%	5.0%	\$161	7.8%	2.2%
	Moderate	7	20.0%	\$683	17.5%	18.1%	1	6.3%	18.8%	\$127	6.9%	12.6%	6	31.6%	15.2%	\$556	27.0%	10.1%
	Middle	13	37.1%	\$1,523	39.1%	20.5%	5	31.3%	25.6%	\$583	31.8%	24.8%	8	42.1%	24.9%	\$940	45.6%	23.0%
	Upper	6	17.1%	\$887	22.7%	38.6%	4	25.0%	34.8%	\$627	34.2%	46.7%	2	10.5%	40.3%	\$260	12.6%	52.3%
	Unknown	1	2.9%	\$146	3.7%	0.0%	0	0.0%	12.9%	\$0	0.0%	12.3%	1	5.3%	14.6%	\$146	7.1%	12.5%
	Total	35	100.0%	\$3,899	100.0%	100.0%	16	100.0%	100.0%	\$1,836	100.0%	100.0%	19	100.0%	100.0%	\$2,063	100.0%	100.0%
REFINANCE	Low	12	9.0%	\$856	5.1%	22.8%	6	7.1%	4.1%	\$479	4.3%	2.0%	6	12.2%	3.0%	\$377	6.9%	1.5%
	Moderate	23	17.2%	\$1,811	10.8%	18.1%	14	16.5%	11.0%	\$1,115	9.9%	7.2%	9	18.4%	8.1%	\$696	12.7%	5.1%
	Middle	34	25.4%	\$4,099	24.5%	20.5%	26	30.6%	17.9%	\$3,316	29.4%	14.3%	8	16.3%	14.7%	\$783	14.3%	11.0%
	Upper	60	44.8%	\$9,455	56.5%	38.6%	35	41.2%	39.4%	\$5,949	52.8%	48.6%	25	51.0%	38.0%	\$3,506	64.0%	46.3%
	Unknown	5	3.7%	\$521	3.1%	0.0%	4	4.7%	27.6%	\$403	3.6%	27.9%	1	2.0%	36.2%	\$118	2.2%	36.2%
	Total	134	100.0%	\$16,742	100.0%	100.0%	85	100.0%	100.0%	\$11,262	100.0%	100.0%	49	100.0%	100.0%	\$5,480	100.0%	100.0%
HOME IMPROVEMENT	Low	3	12.5%	\$10	6.4%	22.8%	1	10.0%	8.9%	\$3	5.4%	3.2%	2	14.3%	11.8%	\$7	7.0%	7.4%
	Moderate	8	33.3%	\$46	29.5%	18.1%	5	50.0%	21.4%	\$31	55.4%	17.2%	3	21.4%	17.1%	\$15	15.0%	11.1%
	Middle	9	37.5%	\$57	36.5%	20.5%	3	30.0%	30.3%	\$17	30.4%	21.3%	6	42.9%	25.7%	\$40	40.0%	20.2%
	Upper	4	16.7%	\$43	27.6%	38.6%	1	10.0%	38.5%	\$5	8.9%	54.3%	3	21.4%	43.9%	\$38	38.0%	56.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.0%	\$0	0.0%	4.1%	0	0.0%	1.4%	\$0	0.0%	4.5%
	Total	24	100.0%	\$156	100.0%	100.0%	10	100.0%	100.0%	\$56	100.0%	100.0%	14	100.0%	100.0%	\$100	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	23	11.9%	\$1,526	7.3%	22.8%	13	11.7%	5.9%	\$981	7.5%	2.5%	10	12.2%	4.3%	\$545	7.1%	1.7%
	Moderate	38	19.7%	\$2,540	12.2%	18.1%	20	18.0%	14.8%	\$1,273	9.7%	9.0%	18	22.0%	11.9%	\$1,267	16.6%	6.9%
	Middle	56	29.0%	\$5,679	27.3%	20.5%	34	30.6%	21.7%	\$3,916	29.8%	17.6%	22	26.8%	20.0%	\$1,763	23.1%	15.5%
	Upper	70	36.3%	\$10,385	49.9%	38.6%	40	36.0%	37.3%	\$6,581	50.0%	43.9%	30	36.6%	39.2%	\$3,804	49.8%	44.8%
	Unknown	6	3.1%	\$667	3.2%	0.0%	4	3.6%	20.3%	\$403	3.1%	26.9%	2	2.4%	24.6%	\$264	3.5%	31.0%
	Total	193	100.0%	\$20,797	100.0%	100.0%	111	100.0%	100.0%	\$13,154	100.0%	100.0%	82	100.0%	100.0%	\$7,643	100.0%	100.0%

Originations & Purchases

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Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Columbus

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Bank	Agg	Dollar	Count			Dollar						
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s
Small Business	Revenue	\$1 Million or Less	65	34.9%	\$10,764	42.6%	89.6%	32	55.2%	43.3%	\$4,740	37.9%	41.9%	33	25.8%	45.7%	\$6,024	47.2%	48.1%
		Over \$1 Million	33	17.7%	\$10,582	41.9%	5.5%	16	27.6%				17	13.3%					
		Total Rev. available	98	52.6%	\$21,346	84.5%	95.1%	48	82.8%				50	39.1%					
		Rev. Not Known	88	47.3%	\$3,934	15.6%	4.9%	10	17.2%				78	60.9%					
		Total	186	100.0%	\$25,280	100.0%	100.0%	58	100.0%				128	100.0%					
Small Business	Loan Size	\$100,000 or Less	134	72.0%	\$4,020	15.9%		34	58.6%	80.5%	\$1,515	12.1%	18.6%	100	78.1%	83.3%	\$2,505	19.6%	21.2%
		\$100,001 - \$250,000	20	10.8%	\$3,862	15.3%		7	12.1%	8.9%	\$1,449	11.6%	17.7%	13	10.2%	8.3%	\$2,413	18.9%	19.8%
		\$250,001 - \$1 Million	32	17.2%	\$17,398	68.8%		17	29.3%	10.7%	\$9,543	76.3%	63.7%	15	11.7%	8.3%	\$7,855	61.5%	59.0%
		Total	186	100.0%	\$25,280	100.0%		58	100.0%	100.0%	\$12,507	100.0%	100.0%	128	100.0%	100.0%	\$12,773	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less	1	50.0%	\$14	3.5%	Total Farms 95.7%	0	0.0%	70.0%	\$0	0.0%	92.8%	1	50.0%	64.7%	\$14	3.5%	60.6%
		Over \$1 Million	1	50.0%	\$386	96.5%	2.9%	0	0.0%				1	50.0%					
		Not Known	0	0.0%	\$0	0.0%	1.4%	0	0.0%				0	0.0%					
		Total	2	100.0%	\$400	100.0%	100.0%	0	0.0%				2	100.0%					
Small Farm	Loan Size	\$100,000 or Less	1	50.0%	\$14	3.5%		0	0.0%	70.0%	\$0	0.0%	16.7%	1	50.0%	58.8%	\$14	3.5%	8.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.0%	\$0	0.0%	17.3%	0	0.0%	17.6%	\$0	0.0%	23.8%
		\$250,001 - \$500,000	1	50.0%	\$386	96.5%		0	0.0%	20.0%	\$0	0.0%	66.1%	1	50.0%	23.5%	\$386	96.5%	67.6%
		Total	2	100.0%	\$400	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$400	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

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Geographic Distribution of HMDA Loans

Assessment Area: Multi Kingsport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Dollar		Count			Dollar			
		#	%	\$ (000s)	\$ %	Bank				Agg	Agg	Bank	Agg	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	21	11.7%	\$1,654	7.6%	10.6%	12	12.2%	9.9%	\$858	7.5%	7.2%	9	11.0%	8.8%	\$796	7.6%	6.0%
	Middle	112	62.2%	\$13,189	60.5%	68.3%	65	66.3%	63.6%	\$7,554	66.3%	59.8%	47	57.3%	65.4%	\$5,635	54.1%	61.4%
	Upper	47	26.1%	\$6,975	32.0%	21.1%	21	21.4%	26.5%	\$2,983	26.2%	33.0%	26	31.7%	25.8%	\$3,992	38.3%	32.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	180	100.0%	\$21,818	100.0%	100.0%	98	100.0%	100.0%	\$11,395	100.0%	100.0%	82	100.0%	100.0%	\$10,423	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	15	6.9%	\$1,239	4.5%	10.6%	6	5.1%	8.0%	\$623	3.8%	7.1%	9	9.2%	7.3%	\$616	5.7%	6.3%
	Middle	138	63.9%	\$16,944	61.7%	68.3%	70	59.3%	63.0%	\$9,497	57.3%	59.3%	68	69.4%	64.6%	\$7,447	68.4%	60.1%
	Upper	63	29.2%	\$9,265	33.8%	21.1%	42	35.6%	29.0%	\$6,443	38.9%	33.6%	21	21.4%	28.1%	\$2,822	25.9%	33.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	216	100.0%	\$27,448	100.0%	100.0%	118	100.0%	100.0%	\$16,563	100.0%	100.0%	98	100.0%	100.0%	\$10,885	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	20.0%	\$62	31.8%	10.6%	1	9.1%	9.5%	\$3	4.2%	6.5%	4	28.6%	12.6%	\$59	47.6%	9.6%
	Middle	13	52.0%	\$72	36.9%	68.3%	7	63.6%	67.2%	\$42	59.2%	67.7%	6	42.9%	64.3%	\$30	24.2%	60.4%
	Upper	7	28.0%	\$61	31.3%	21.1%	3	27.3%	23.3%	\$26	36.6%	25.8%	4	28.6%	23.1%	\$35	28.2%	30.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$195	100.0%	100.0%	11	100.0%	100.0%	\$71	100.0%	100.0%	14	100.0%	100.0%	\$124	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	25.5%	0	0.0%	35.7%	\$0	0.0%	95.3%	0	0.0%	20.0%	\$0	0.0%	17.6%
	Middle	0	0.0%	\$0	0.0%	52.6%	0	0.0%	42.9%	\$0	0.0%	3.6%	0	0.0%	55.0%	\$0	0.0%	59.7%
	Upper	0	0.0%	\$0	0.0%	21.8%	0	0.0%	21.4%	\$0	0.0%	1.1%	0	0.0%	25.0%	\$0	0.0%	22.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	41	9.7%	\$2,955	6.0%	10.6%	19	8.4%	8.8%	\$1,484	5.3%	12.8%	22	11.3%	8.3%	\$1,471	6.9%	6.6%
	Middle	263	62.5%	\$30,205	61.1%	68.3%	142	62.6%	63.4%	\$17,093	61.0%	56.1%	121	62.4%	64.8%	\$13,112	61.2%	60.6%
	Upper	117	27.8%	\$16,301	33.0%	21.1%	66	29.1%	27.8%	\$9,452	33.7%	31.2%	51	26.3%	26.9%	\$6,849	32.0%	32.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	421	100.0%	\$49,461	100.0%	100.0%	227	100.0%	100.0%	\$28,029	100.0%	100.0%	194	100.0%	100.0%	\$21,432	100.0%	100.0%

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: Multi Kingsport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	149	20.2%	\$8,666	22.1%	18.4%	62	21.9%	18.4%	\$4,374	22.0%	23.2%	87	19.2%	16.2%	\$4,292	22.2%	18.5%
	Middle	371	50.3%	\$20,588	52.5%	62.1%	138	48.8%	56.5%	\$10,408	52.4%	57.1%	233	51.3%	58.5%	\$10,180	52.7%	59.0%
	Upper	216	29.3%	\$9,910	25.3%	19.5%	82	29.0%	21.9%	\$5,055	25.4%	18.9%	134	29.5%	23.4%	\$4,855	25.1%	21.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	1	0.1%	\$35	0.1%		1	0.4%	3.1%	\$35	0.2%	0.8%	0	0.0%	1.9%	\$0	0.0%	1.0%
	Total	737	100.0%	\$39,199	100.0%	100.0%	283	100.0%	100.0%	\$19,872	100.0%	100.0%	454	100.0%	100.0%	\$19,327	100.0%	100.0%
SMALL FARM						Small Farms												
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.8%	0	0.0%	2.6%	\$0	0.0%	0.5%	0	0.0%	5.7%	\$0	0.0%	11.5%
	Middle	1	100.0%	\$10	100.0%	82.4%	0	0.0%	94.9%	\$0	0.0%	98.8%	1	100.0%	80.0%	\$10	100.0%	75.4%
	Upper	0	0.0%	\$0	0.0%	9.8%	0	0.0%	2.6%	\$0	0.0%	0.6%	0	0.0%	14.3%	\$0	0.0%	13.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$10	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: Multi Kingsport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010						Bank & Aggregate Lending Comparison 2011					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	%
		#	%	\$(000s)	\$ %													
HOME PURCHASE	Low	15	8.3%	\$909	4.2%	19.3%	9	9.2%	9.6%	\$579	5.1%	5.4%	6	7.3%	8.7%	\$330	3.2%	4.3%
	Moderate	47	26.1%	\$4,326	19.8%	18.1%	28	28.6%	24.2%	\$2,465	21.6%	17.0%	19	23.2%	23.7%	\$1,861	17.9%	17.4%
	Middle	57	31.7%	\$6,761	31.0%	23.1%	37	37.8%	24.1%	\$4,465	39.2%	21.4%	20	24.4%	24.7%	\$2,296	22.0%	21.7%
	Upper	60	33.3%	\$9,733	44.6%	39.6%	24	24.5%	33.4%	\$3,886	34.1%	47.0%	36	43.9%	35.4%	\$5,847	56.1%	49.0%
	Unknown	1	0.6%	\$89	0.4%	0.0%	0	0.0%	8.7%	\$0	0.0%	9.2%	1	1.2%	7.5%	\$89	0.9%	7.7%
	Total	180	100.0%	\$21,818	100.0%	100.0%	98	100.0%	100.0%	\$11,395	100.0%	100.0%	82	100.0%	100.0%	\$10,423	100.0%	100.0%
REFINANCE	Low	24	11.1%	\$1,297	4.7%	19.3%	12	10.2%	6.1%	\$640	3.9%	3.0%	12	12.2%	5.8%	\$657	6.0%	3.0%
	Moderate	39	18.1%	\$3,527	12.8%	18.1%	18	15.3%	15.1%	\$1,930	11.7%	10.0%	21	21.4%	16.2%	\$1,597	14.7%	10.9%
	Middle	46	21.3%	\$4,903	17.9%	23.1%	22	18.6%	22.4%	\$2,598	15.7%	18.9%	24	24.5%	22.2%	\$2,305	21.2%	18.6%
	Upper	105	48.6%	\$17,419	63.5%	39.6%	66	55.9%	40.2%	\$11,395	68.8%	50.5%	39	39.8%	41.7%	\$6,024	55.3%	53.2%
	Unknown	2	0.9%	\$302	1.1%	0.0%	0	0.0%	16.2%	\$0	0.0%	17.6%	2	2.0%	14.1%	\$302	2.8%	14.3%
	Total	216	100.0%	\$27,448	100.0%	100.0%	118	100.0%	100.0%	\$16,563	100.0%	100.0%	98	100.0%	100.0%	\$10,885	100.0%	100.0%
HOME IMPROVEMENT	Low	9	36.0%	\$30	15.4%	19.3%	2	18.2%	12.3%	\$6	8.5%	5.3%	7	50.0%	17.8%	\$24	19.4%	9.3%
	Moderate	5	20.0%	\$30	15.4%	18.1%	4	36.4%	22.4%	\$23	32.4%	17.3%	1	7.1%	17.8%	\$7	5.6%	13.0%
	Middle	6	24.0%	\$39	20.0%	23.1%	3	27.3%	23.7%	\$24	33.8%	14.1%	3	21.4%	28.1%	\$15	12.1%	25.5%
	Upper	5	20.0%	\$96	49.2%	39.6%	2	18.2%	37.5%	\$18	25.4%	53.7%	3	21.4%	32.7%	\$78	62.9%	49.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.1%	\$0	0.0%	9.6%	0	0.0%	3.5%	\$0	0.0%	3.0%
	Total	25	100.0%	\$195	100.0%	100.0%	11	100.0%	100.0%	\$71	100.0%	100.0%	14	100.0%	100.0%	\$124	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	48	11.4%	\$2,236	4.5%	19.3%	23	10.1%	7.7%	\$1,225	4.4%	3.7%	25	12.9%	7.8%	\$1,011	4.7%	3.6%
	Moderate	91	21.6%	\$7,883	15.9%	18.1%	50	22.0%	18.8%	\$4,418	15.8%	12.0%	41	21.1%	19.1%	\$3,465	16.2%	13.2%
	Middle	109	25.9%	\$11,703	23.7%	23.1%	62	27.3%	23.0%	\$7,087	25.3%	18.5%	47	24.2%	23.5%	\$4,616	21.5%	19.5%
	Upper	170	40.4%	\$27,248	55.1%	39.6%	92	40.5%	37.5%	\$15,299	54.6%	46.1%	78	40.2%	38.5%	\$11,949	55.8%	50.1%
	Unknown	3	0.7%	\$391	0.8%	0.0%	0	0.0%	13.0%	\$0	0.0%	19.8%	3	1.5%	11.1%	\$391	1.8%	13.5%
	Total	421	100.0%	\$49,461	100.0%	100.0%	227	100.0%	100.0%	\$28,029	100.0%	100.0%	194	100.0%	100.0%	\$21,432	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Kingsport

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Bank	Agg	Dollar	Count			Dollar						
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s
Small Business	Revenue	\$1 Million or Less	238	32.3%	\$13,423	34.2%	89.8%	163	57.6%	38.6%	\$9,137	46.0%	41.6%	75	16.5%	39.9%	\$4,286	22.2%	39.2%
		Over \$1 Million	76	10.3%	\$13,290	33.9%	5.4%	39	13.8%					37	8.1%				
		Total Rev. available	314	42.6%	\$26,713	68.1%	95.2%	202	71.4%					112	24.6%				
		Rev. Not Known	423	57.4%	\$12,486	31.9%	4.8%	81	28.6%					342	75.3%				
		Total	737	100.0%	\$39,199	100.0%	100.0%	283	100.0%					454	100.0%				
Small Business	Loan Size	\$100,000 or Less	693	94.0%	\$24,670	62.9%		259	91.5%	86.6%	\$11,829	59.5%	27.8%	434	95.6%	89.4%	\$12,841	66.4%	32.5%
		\$100,001 - \$250,000	26	3.5%	\$4,381	11.2%		15	5.3%	7.3%	\$2,666	13.4%	21.2%	11	2.4%	5.8%	\$1,715	8.9%	20.9%
		\$250,001 - \$1 Million	18	2.4%	\$10,148	25.9%		9	3.2%	6.1%	\$5,377	27.1%	51.0%	9	2.0%	4.8%	\$4,771	24.7%	46.6%
		Total	737	100.0%	\$39,199	100.0%		283	100.0%	100.0%	\$19,872	100.0%	100.0%	454	100.0%	100.0%	\$19,327	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 99.5%	0	0.0%	89.7%	\$0	0.0%	85.4%	0	0.0%	85.7%	\$0	0.0%	81.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Not Known	1	100.0%	\$10	100.0%	0.5%	0	0.0%					1	100.0%				
		Total	1	100.0%	\$10	100.0%	100.0%	0	0.0%					1	100.0%				
Small Farm	Loan Size	\$100,000 or Less	1	100.0%	\$10	100.0%		0	0.0%	97.4%	\$0	0.0%	74.1%	1	100.0%	91.4%	\$10	100.0%	60.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.6%	\$0	0.0%	25.9%	0	0.0%	8.6%	\$0	0.0%	39.6%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
		Total	1	100.0%	\$10	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: Multi Memphis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count #	% %	Dollar \$ (000s) \$ %			Bank #	Agg %	Dollar \$ (000s) \$ %		Bank #	Agg %	Dollar \$ (000s) \$ %		Bank #	Agg %	Dollar \$ (000s) \$ %	
HOME PURCHASE	Low	9	1.0%	\$567	0.4%	5.6%	4	0.9%	0.8%	\$300	0.4%	0.4%	5	1.1%	0.7%	\$267	0.4%	0.3%
	Moderate	72	7.8%	\$5,704	4.1%	19.8%	37	8.0%	6.7%	\$3,248	4.5%	4.1%	35	7.6%	6.1%	\$2,456	3.7%	3.2%
	Middle	245	26.5%	\$26,411	19.1%	35.3%	126	27.1%	28.3%	\$12,731	17.7%	21.5%	119	25.8%	28.3%	\$13,680	20.6%	21.5%
	Upper	600	64.8%	\$105,548	76.4%	39.3%	298	64.1%	64.2%	\$55,562	77.3%	74.1%	302	65.5%	65.0%	\$49,986	75.3%	75.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	926	100.0%	\$138,230	100.0%	100.0%	465	100.0%	100.0%	\$71,841	100.0%	100.0%	461	100.0%	100.0%	\$66,389	100.0%	100.0%
REFINANCE	Low	15	0.9%	\$778	0.3%	5.6%	8	0.9%	0.4%	\$501	0.4%	0.2%	7	0.9%	0.5%	\$277	0.3%	0.2%
	Moderate	107	6.6%	\$8,216	3.4%	19.8%	47	5.4%	4.2%	\$4,595	3.2%	2.4%	60	7.9%	5.1%	\$3,621	3.5%	2.9%
	Middle	407	25.0%	\$45,607	18.6%	35.3%	207	23.7%	26.5%	\$24,153	17.0%	21.4%	200	26.5%	27.7%	\$21,454	21.0%	22.4%
	Upper	1,101	67.5%	\$190,055	77.7%	39.3%	612	70.0%	69.0%	\$113,193	79.5%	76.1%	489	64.7%	66.6%	\$76,862	75.2%	74.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,630	100.0%	\$244,656	100.0%	100.0%	874	100.0%	100.0%	\$142,442	100.0%	100.0%	756	100.0%	100.0%	\$102,214	100.0%	100.0%
HOME IMPROVEMENT	Low	30	10.5%	\$224	8.6%	5.6%	13	11.8%	3.0%	\$86	8.7%	0.6%	17	9.7%	6.1%	\$138	8.5%	1.9%
	Moderate	55	19.3%	\$405	15.5%	19.8%	24	21.8%	12.1%	\$186	18.8%	5.3%	31	17.7%	10.8%	\$219	13.5%	4.4%
	Middle	90	31.6%	\$746	28.5%	35.3%	36	32.7%	47.9%	\$320	32.3%	34.8%	54	30.9%	45.6%	\$426	26.2%	34.7%
	Upper	110	38.6%	\$1,239	47.4%	39.3%	37	33.6%	37.1%	\$399	40.3%	59.4%	73	41.7%	37.5%	\$840	51.8%	59.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	285	100.0%	\$2,614	100.0%	100.0%	110	100.0%	100.0%	\$991	100.0%	100.0%	175	100.0%	100.0%	\$1,623	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	14.3%	0	0.0%	6.3%	\$0	0.0%	0.3%	0	0.0%	6.4%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	30.7%	0	0.0%	28.1%	\$0	0.0%	4.3%	0	0.0%	36.2%	\$0	0.0%	5.5%
	Middle	0	0.0%	\$0	0.0%	30.9%	0	0.0%	40.6%	\$0	0.0%	58.6%	0	0.0%	21.3%	\$0	0.0%	20.6%
	Upper	0	0.0%	\$0	0.0%	24.1%	0	0.0%	25.0%	\$0	0.0%	36.8%	0	0.0%	36.2%	\$0	0.0%	73.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	54	1.9%	\$1,569	0.4%	5.6%	25	1.7%	0.6%	\$887	0.4%	0.3%	29	2.1%	0.8%	\$682	0.4%	0.2%
	Moderate	234	8.2%	\$14,325	3.7%	19.8%	108	7.5%	5.5%	\$8,029	3.7%	3.1%	126	9.1%	5.8%	\$6,296	3.7%	3.2%
	Middle	742	26.1%	\$72,764	18.9%	35.3%	369	25.5%	27.8%	\$37,204	17.3%	22.6%	373	26.8%	28.5%	\$35,560	20.9%	22.0%
	Upper	1,811	63.7%	\$296,842	77.0%	39.3%	947	65.4%	66.1%	\$169,154	78.6%	74.0%	864	62.1%	64.9%	\$127,688	75.0%	74.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2,841	100.0%	\$385,500	100.0%	100.0%	1,449	100.0%	100.0%	\$215,274	100.0%	100.0%	1,392	100.0%	100.0%	\$170,226	100.0%	100.0%

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: Multi Memphis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	230	7.9%	\$29,427	10.4%	7.0%	90	9.0%	5.9%	\$14,646	11.1%	8.4%	140	7.3%	6.4%	\$14,781	9.7%	9.5%
	Moderate	566	19.4%	\$57,065	20.1%	17.3%	199	19.8%	13.8%	\$25,434	19.3%	16.5%	367	19.2%	13.8%	\$31,631	20.8%	15.4%
	Middle	703	24.1%	\$56,346	19.9%	31.5%	249	24.8%	27.6%	\$27,106	20.6%	21.8%	454	23.7%	26.1%	\$29,240	19.3%	23.0%
	Upper	1,403	48.0%	\$137,128	48.3%	44.0%	462	46.0%	50.2%	\$63,396	48.1%	51.3%	941	49.1%	52.0%	\$73,732	48.5%	50.5%
	Unknown	17	0.6%	\$3,717	1.3%	0.2%	5	0.5%	0.6%	\$1,245	0.9%	1.4%	12	0.6%	0.5%	\$2,472	1.6%	1.5%
	Tr Unknown	1	0.0%	\$15	0.0%		0	0.0%	1.9%	\$0	0.0%	0.6%	1	0.1%	1.2%	\$15	0.0%	0.1%
	Total	2,920	100.0%	\$283,698	100.0%	100.0%	1,005	100.0%	100.0%	\$131,827	100.0%	100.0%	1,915	100.0%	100.0%	\$151,871	100.0%	100.0%
SMALL FARM						Small Farms												
	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	1.8%	\$0	0.0%	0.2%	0	0.0%	2.0%	\$0	0.0%	1.9%
	Moderate	13	33.3%	\$1,923	34.1%	10.7%	6	40.0%	13.1%	\$890	39.8%	20.7%	7	29.2%	14.8%	\$1,033	30.4%	19.9%
	Middle	19	48.7%	\$2,583	45.8%	63.3%	7	46.7%	58.3%	\$824	36.8%	48.3%	12	50.0%	57.7%	\$1,759	51.7%	50.9%
	Upper	7	17.9%	\$1,133	20.1%	23.8%	2	13.3%	22.0%	\$524	23.4%	26.5%	5	20.8%	23.5%	\$609	17.9%	27.1%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	1.2%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	4.2%	0	0.0%	2.0%	\$0	0.0%	0.2%
Total	39	100.0%	\$5,639	100.0%	100.0%	15	100.0%	100.0%	\$2,238	100.0%	100.0%	24	100.0%	100.0%	\$3,401	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: Multi Memphis

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	\$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	117	12.6%	\$8,611	6.2%	22.3%	61	13.1%	9.7%	\$4,582	6.4%	5.1%	56	12.1%	7.7%	\$4,029	6.1%	4.1%
	Moderate	250	27.0%	\$26,438	19.1%	16.4%	126	27.1%	22.3%	\$13,035	18.1%	16.9%	124	26.9%	19.6%	\$13,403	20.2%	14.7%
	Middle	205	22.1%	\$27,937	20.2%	19.7%	96	20.6%	22.0%	\$13,616	19.0%	21.6%	109	23.6%	20.6%	\$14,321	21.6%	20.0%
	Upper	345	37.3%	\$74,467	53.9%	41.6%	182	39.1%	31.8%	\$40,608	56.5%	43.7%	163	35.4%	33.9%	\$33,859	51.0%	45.3%
	Unknown	9	1.0%	\$777	0.6%	0.0%	0	0.0%	14.2%	\$0	0.0%	12.7%	9	2.0%	18.2%	\$777	1.2%	15.8%
	Total	926	100.0%	\$138,230	100.0%	100.0%	465	100.0%	100.0%	\$71,841	100.0%	100.0%	461	100.0%	100.0%	\$66,389	100.0%	100.0%
REFINANCE	Low	121	7.4%	\$7,446	3.0%	22.3%	52	5.9%	3.1%	\$3,864	2.7%	1.4%	69	9.1%	3.5%	\$3,582	3.5%	1.6%
	Moderate	225	13.8%	\$19,853	8.1%	16.4%	107	12.2%	9.6%	\$10,540	7.4%	6.0%	118	15.6%	9.4%	\$9,313	9.1%	5.8%
	Middle	318	19.5%	\$36,014	14.7%	19.7%	186	21.3%	16.9%	\$21,934	15.4%	13.2%	132	17.5%	16.0%	\$14,080	13.8%	12.3%
	Upper	926	56.8%	\$175,487	71.7%	41.6%	514	58.8%	48.8%	\$103,648	72.8%	58.1%	412	54.5%	47.5%	\$71,839	70.3%	57.3%
	Unknown	40	2.5%	\$5,856	2.4%	0.0%	15	1.7%	21.6%	\$2,456	1.7%	21.2%	25	3.3%	23.7%	\$3,400	3.3%	23.0%
	Total	1,630	100.0%	\$244,656	100.0%	100.0%	874	100.0%	100.0%	\$142,442	100.0%	100.0%	756	100.0%	100.0%	\$102,214	100.0%	100.0%
HOME IMPROVEMENT	Low	47	16.5%	\$264	10.1%	22.3%	19	17.3%	15.1%	\$101	10.2%	3.4%	28	16.0%	15.4%	\$163	10.0%	5.8%
	Moderate	73	25.6%	\$509	19.5%	16.4%	30	27.3%	21.8%	\$224	22.6%	10.0%	43	24.6%	20.1%	\$285	17.6%	11.0%
	Middle	67	23.5%	\$545	20.8%	19.7%	19	17.3%	20.3%	\$103	10.4%	20.2%	48	27.4%	22.2%	\$442	27.2%	16.9%
	Upper	94	33.0%	\$1,263	48.3%	41.6%	40	36.4%	35.8%	\$539	54.4%	53.3%	54	30.9%	34.9%	\$724	44.6%	53.6%
	Unknown	4	1.4%	\$33	1.3%	0.0%	2	1.8%	7.1%	\$24	2.4%	13.1%	2	1.1%	7.4%	\$9	0.6%	12.7%
	Total	285	100.0%	\$2,614	100.0%	100.0%	110	100.0%	100.0%	\$991	100.0%	100.0%	175	100.0%	100.0%	\$1,623	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	285	10.0%	\$16,321	4.2%	22.3%	132	9.1%	6.2%	\$8,547	4.0%	2.9%	153	11.0%	5.8%	\$7,774	4.6%	2.6%
	Moderate	548	19.3%	\$46,800	12.1%	16.4%	263	18.2%	15.4%	\$23,799	11.1%	10.2%	285	20.5%	14.5%	\$23,001	13.5%	9.4%
	Middle	590	20.8%	\$64,496	16.7%	19.7%	301	20.8%	19.2%	\$35,653	16.6%	16.2%	289	20.8%	18.3%	\$28,843	16.9%	15.1%
	Upper	1,365	48.0%	\$251,217	65.2%	41.6%	736	50.8%	41.1%	\$144,795	67.3%	50.7%	629	45.2%	40.7%	\$106,422	62.5%	49.1%
	Unknown	53	1.9%	\$6,666	1.7%	0.0%	17	1.2%	18.1%	\$2,480	1.2%	20.0%	36	2.6%	20.7%	\$4,186	2.5%	23.8%
	Total	2,841	100.0%	\$385,500	100.0%	100.0%	1,449	100.0%	100.0%	\$215,274	100.0%	100.0%	1,392	100.0%	100.0%	\$170,226	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Memphis

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison											
		Bank				Total Businesses	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	%	Bank	Agg	%	\$ 000s	\$ %	\$ %	Bank	Agg	%	\$ 000s	\$ %	\$ %
Small Business Revenue	\$1 Million or Less	1,128	38.6%	\$94,040	33.1%	88.4%	550	54.7%	30.2%	\$48,257	36.6%	33.8%	578	30.2%	39.3%	\$45,783	30.1%	33.3%
	Over \$1 Million	516	17.7%	\$123,804	43.6%	6.4%	251	25.0%					265	13.8%				
	Total Rev. available	1,644	56.3%	\$217,844	76.7%	94.8%	801	79.7%					843	44.0%				
	Rev. Not Known	1,276	43.7%	\$65,854	23.2%	5.2%	204	20.3%					1,072	56.0%				
	Total	2,920	100.0%	\$283,698	100.0%	100.0%	1,005	100.0%					1,915	100.0%				
Small Business Loan Size	\$100,000 or Less	2,364	81.0%	\$77,599	27.4%		735	73.1%	88.1%	\$32,043	24.3%	24.1%	1,629	85.1%	89.8%	\$45,556	30.0%	25.3%
	\$100,001 - \$250,000	250	8.6%	\$43,715	15.4%		122	12.1%	5.7%	\$21,314	16.2%	17.9%	128	6.7%	4.6%	\$22,401	14.8%	16.3%
	\$250,001 - \$1 Million	306	10.5%	\$162,384	57.2%		148	14.7%	6.2%	\$78,470	59.5%	58.0%	158	8.3%	5.6%	\$83,914	55.3%	58.4%
	Total	2,920	100.0%	\$283,698	100.0%		1,005	100.0%	100.0%	\$131,827	100.0%	100.0%	1,915	100.0%	100.0%	\$151,871	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	32	82.1%	\$3,899	69.1%	94.8%	13	86.7%	82.7%	\$1,314	58.7%	75.0%	19	79.2%	79.2%	\$2,585	76.0%	85.6%
	Over \$1 Million	4	10.3%	\$1,280	22.7%	3.9%	1	6.7%					3	12.5%				
	Not Known	3	7.7%	\$460	8.2%	1.3%	1	6.7%					2	8.3%				
	Total	39	100.0%	\$5,639	100.0%	100.0%	15	100.0%					24	100.0%				
Small Farm Loan Size	\$100,000 or Less	16	41.0%	\$727	12.9%		7	46.7%	76.2%	\$301	13.4%	24.0%	9	37.5%	71.1%	\$426	12.5%	24.1%
	\$100,001 - \$250,000	19	48.7%	\$3,162	56.1%		6	40.0%	14.3%	\$1,013	45.3%	29.2%	13	54.2%	22.8%	\$2,149	63.2%	48.0%
	\$250,001 - \$500,000	4	10.3%	\$1,750	31.0%		2	13.3%	9.5%	\$924	41.3%	46.8%	2	8.3%	6.0%	\$826	24.3%	27.8%
	Total	39	100.0%	\$5,639	100.0%		15	100.0%	100.0%	\$2,238	100.0%	100.0%	24	100.0%	100.0%	\$3,401	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: Multi St. Louis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Dollar		Count			Dollar			
		#	%	\$ (000s)	\$ %	Bank				Agg	Agg	Bank	Agg	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	6	1.2%	\$510	0.8%	3.6%	2	0.8%	1.5%	\$189	0.5%	0.9%	4	1.7%	1.3%	\$321	1.1%	0.8%
	Moderate	84	16.9%	\$6,493	9.6%	18.0%	45	16.9%	12.2%	\$3,952	10.5%	7.4%	39	17.0%	10.6%	\$2,541	8.4%	6.4%
	Middle	266	53.6%	\$32,055	47.2%	45.4%	143	53.8%	48.3%	\$18,095	48.1%	41.2%	123	53.5%	47.5%	\$13,960	46.0%	39.1%
	Upper	140	28.2%	\$28,864	42.5%	33.1%	76	28.6%	37.9%	\$15,353	40.8%	50.5%	64	27.8%	40.6%	\$13,511	44.5%	53.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	496	100.0%	\$67,922	100.0%	100.0%	266	100.0%	100.0%	\$37,589	100.0%	100.0%	230	100.0%	100.0%	\$30,333	100.0%	100.0%
REFINANCE	Low	10	0.5%	\$748	0.3%	3.6%	6	0.5%	0.6%	\$560	0.3%	0.4%	4	0.6%	0.6%	\$188	0.2%	0.4%
	Moderate	175	9.5%	\$16,513	6.0%	18.0%	103	9.0%	6.3%	\$10,985	6.2%	3.9%	72	10.3%	6.4%	\$5,528	5.5%	3.9%
	Middle	1,013	55.1%	\$139,147	50.2%	45.4%	627	55.0%	40.6%	\$87,706	49.7%	32.9%	386	55.4%	40.8%	\$51,441	51.1%	32.3%
	Upper	639	34.8%	\$120,737	43.6%	33.1%	404	35.4%	52.5%	\$77,137	43.7%	62.8%	235	33.7%	52.2%	\$43,600	43.3%	63.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,837	100.0%	\$277,145	100.0%	100.0%	1,140	100.0%	100.0%	\$176,388	100.0%	100.0%	697	100.0%	100.0%	\$100,757	100.0%	100.0%
HOME IMPROVEMENT	Low	2	1.8%	\$24	1.5%	3.6%	0	0.0%	1.7%	\$0	0.0%	0.8%	2	2.6%	2.0%	\$24	2.3%	1.0%
	Moderate	22	20.0%	\$131	8.1%	18.0%	6	18.8%	14.8%	\$37	6.6%	9.2%	16	20.5%	13.5%	\$94	8.8%	7.8%
	Middle	73	66.4%	\$1,302	80.1%	45.4%	22	68.8%	51.6%	\$446	79.5%	41.1%	51	65.4%	50.3%	\$856	80.5%	39.7%
	Upper	13	11.8%	\$168	10.3%	33.1%	4	12.5%	31.9%	\$78	13.9%	48.9%	9	11.5%	34.3%	\$90	8.5%	51.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	110	100.0%	\$1,625	100.0%	100.0%	32	100.0%	100.0%	\$561	100.0%	100.0%	78	100.0%	100.0%	\$1,064	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	11.1%	0	0.0%	6.8%	\$0	0.0%	15.4%	0	0.0%	6.6%	\$0	0.0%	5.6%
	Moderate	0	0.0%	\$0	0.0%	20.3%	0	0.0%	27.1%	\$0	0.0%	20.6%	0	0.0%	29.9%	\$0	0.0%	15.6%
	Middle	0	0.0%	\$0	0.0%	46.5%	0	0.0%	48.6%	\$0	0.0%	32.5%	0	0.0%	47.3%	\$0	0.0%	50.1%
	Upper	0	0.0%	\$0	0.0%	22.0%	0	0.0%	17.5%	\$0	0.0%	31.5%	0	0.0%	16.2%	\$0	0.0%	28.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	18	0.7%	\$1,282	0.4%	3.6%	8	0.6%	0.9%	\$749	0.3%	0.7%	10	1.0%	0.9%	\$533	0.4%	0.6%
	Moderate	281	11.5%	\$23,137	6.7%	18.0%	154	10.7%	8.0%	\$14,974	7.0%	4.9%	127	12.6%	7.9%	\$8,163	6.2%	4.9%
	Middle	1,352	55.3%	\$172,504	49.8%	45.4%	792	55.1%	42.8%	\$106,247	49.5%	34.9%	560	55.7%	43.0%	\$66,257	50.1%	34.6%
	Upper	792	32.4%	\$149,769	43.2%	33.1%	484	33.7%	48.3%	\$92,568	43.1%	59.5%	308	30.6%	48.3%	\$57,201	43.3%	59.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2,443	100.0%	\$346,692	100.0%	100.0%	1,438	100.0%	100.0%	\$214,538	100.0%	100.0%	1,005	100.0%	100.0%	\$132,154	100.0%	100.0%

Originations & Purchases

Appendices

Geographic Distribution of Small Business & Small Farm Loans Assessment Area: Multi St. Louis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %		
SMALL BUSINESSES	Low	128	4.4%	\$16,179	6.3%	4.6%	37	4.6%	3.2%	\$5,803	5.1%	4.2%	91	4.3%	3.5%	\$10,376	7.2%	4.2%
	Moderate	568	19.6%	\$51,182	19.9%	17.2%	169	21.2%	13.1%	\$23,211	20.5%	14.9%	399	18.9%	13.9%	\$27,971	19.5%	14.1%
	Middle	1,349	46.4%	\$112,264	43.7%	41.2%	376	47.1%	39.2%	\$50,397	44.5%	39.6%	973	46.2%	40.0%	\$61,867	43.1%	40.9%
	Upper	850	29.3%	\$76,632	29.8%	36.8%	215	26.9%	42.7%	\$33,621	29.7%	40.3%	635	30.1%	41.1%	\$43,011	29.9%	39.6%
	Unknown	9	0.3%	\$482	0.2%	0.3%	1	0.1%	0.5%	\$100	0.1%	0.8%	8	0.4%	0.5%	\$382	0.3%	1.1%
	Tr Unknown	1	0.0%	\$10	0.0%		0	0.0%	1.3%	\$0	0.0%	0.3%	1	0.0%	1.0%	\$10	0.0%	0.2%
	Total	2,905	100.0%	\$256,749	100.0%	100.0%	798	100.0%	100.0%	\$113,132	100.0%	100.0%	2,107	100.0%	100.0%	\$143,617	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.8%	\$0	0.0%	0.6%	0	0.0%	0.2%	\$0	0.0%	0.5%
	Moderate	5	12.2%	\$803	13.0%	3.8%	0	0.0%	4.0%	\$0	0.0%	2.9%	5	16.7%	3.5%	\$803	20.1%	3.2%
	Middle	27	65.9%	\$3,284	53.1%	77.0%	8	72.7%	81.7%	\$1,497	68.4%	81.1%	19	63.3%	87.1%	\$1,787	44.8%	84.0%
	Upper	9	22.0%	\$2,093	33.9%	18.7%	3	27.3%	13.0%	\$692	31.6%	15.3%	6	20.0%	8.9%	\$1,401	35.1%	11.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.1%	0	0.0%	0.3%	\$0	0.0%	0.5%
Total	41	100.0%	\$6,180	100.0%	100.0%	11	100.0%	100.0%	\$2,189	100.0%	100.0%	30	100.0%	100.0%	\$3,991	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: Multi St. Louis

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010			2011								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank #	Agg %	Bank \$ (000s)	Agg %	Bank \$ %	Agg %		
HOME PURCHASE	Low	101	20.4%	\$7,000	10.3%	19.3%	56	21.1%	13.0%	\$3,940	10.5%	6.8%	45	19.6%	11.7%	\$3,060	10.1%	5.8%
	Moderate	116	23.4%	\$12,084	17.8%	17.6%	60	22.6%	22.9%	\$6,529	17.4%	17.1%	56	24.3%	21.4%	\$5,555	18.3%	15.4%
	Middle	104	21.0%	\$13,332	19.6%	21.9%	58	21.8%	19.5%	\$7,616	20.3%	18.8%	46	20.0%	19.0%	\$5,716	18.8%	18.1%
	Upper	173	34.9%	\$35,384	52.1%	41.3%	92	34.6%	29.5%	\$19,504	51.9%	43.2%	81	35.2%	29.3%	\$15,880	52.4%	43.4%
	Unknown	2	0.4%	\$122	0.2%	0.0%	0	0.0%	15.2%	\$0	0.0%	14.2%	2	0.9%	18.7%	\$122	0.4%	17.3%
	Total	496	100.0%	\$67,922	100.0%	100.0%	266	100.0%	100.0%	\$37,589	100.0%	100.0%	230	100.0%	100.0%	\$30,333	100.0%	100.0%
REFINANCE	Low	159	8.7%	\$12,659	4.6%	19.3%	89	7.8%	4.7%	\$7,823	4.4%	2.3%	70	10.0%	4.7%	\$4,836	4.8%	2.2%
	Moderate	306	16.7%	\$28,086	10.1%	17.6%	180	15.8%	12.5%	\$17,196	9.7%	8.1%	126	18.1%	12.5%	\$10,890	10.8%	7.7%
	Middle	453	24.7%	\$53,540	19.3%	21.9%	289	25.4%	18.8%	\$35,116	19.9%	14.9%	164	23.5%	17.9%	\$18,424	18.3%	14.0%
	Upper	878	47.8%	\$176,082	63.5%	41.3%	556	48.8%	45.8%	\$111,982	63.5%	56.9%	322	46.2%	43.6%	\$64,100	63.6%	55.4%
	Unknown	41	2.2%	\$6,778	2.4%	0.0%	26	2.3%	18.2%	\$4,271	2.4%	17.9%	15	2.2%	21.3%	\$2,507	2.5%	20.6%
	Total	1,837	100.0%	\$277,145	100.0%	100.0%	1,140	100.0%	100.0%	\$176,388	100.0%	100.0%	697	100.0%	100.0%	\$100,757	100.0%	100.0%
HOME IMPROVEMENT	Low	18	16.4%	\$124	7.6%	19.3%	4	12.5%	10.0%	\$39	7.0%	4.5%	14	17.9%	10.4%	\$85	8.0%	4.2%
	Moderate	26	23.6%	\$240	14.8%	17.6%	7	21.9%	18.1%	\$63	11.2%	12.1%	19	24.4%	17.7%	\$177	16.6%	11.1%
	Middle	26	23.6%	\$196	12.1%	21.9%	7	21.9%	22.2%	\$57	10.2%	18.3%	19	24.4%	22.5%	\$139	13.1%	18.5%
	Upper	37	33.6%	\$697	42.9%	41.3%	13	40.6%	41.1%	\$397	70.8%	53.4%	24	30.8%	41.3%	\$300	28.2%	55.4%
	Unknown	3	2.7%	\$368	22.6%	0.0%	1	3.1%	8.5%	\$5	0.9%	11.7%	2	2.6%	8.2%	\$363	34.1%	10.8%
	Total	110	100.0%	\$1,625	100.0%	100.0%	32	100.0%	100.0%	\$561	100.0%	100.0%	78	100.0%	100.0%	\$1,064	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	278	11.4%	\$19,783	5.7%	19.3%	149	10.4%	6.9%	\$11,802	5.5%	3.3%	129	12.8%	6.8%	\$7,981	6.0%	3.1%
	Moderate	448	18.3%	\$40,410	11.7%	17.6%	247	17.2%	15.3%	\$23,788	11.1%	10.2%	201	20.0%	15.2%	\$16,622	12.6%	9.6%
	Middle	583	23.9%	\$67,068	19.3%	21.9%	354	24.6%	19.0%	\$42,789	19.9%	15.7%	229	22.8%	18.3%	\$24,279	18.4%	14.8%
	Upper	1,088	44.5%	\$212,163	61.2%	41.3%	661	46.0%	41.4%	\$131,883	61.5%	53.1%	427	42.5%	39.2%	\$80,280	60.7%	51.0%
	Unknown	46	1.9%	\$7,268	2.1%	0.0%	27	1.9%	17.4%	\$4,276	2.0%	17.8%	19	1.9%	20.4%	\$2,992	2.3%	21.5%
	Total	2,443	100.0%	\$346,692	100.0%	100.0%	1,438	100.0%	100.0%	\$214,538	100.0%	100.0%	1,005	100.0%	100.0%	\$132,154	100.0%	100.0%

Originations & Purchases

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Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi St. Louis

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison											
		Bank				Total Businesses	2010			2011								
		Count		Dollar			Bank	Agg	Dollar	Count		Dollar						
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%
Small Business Revenue	\$1 Million or Less	908	31.3%	\$80,062	31.2%	86.9%	424	53.1%	37.7%	\$39,475	34.9%	33.8%	484	23.0%	43.4%	\$40,587	28.3%	34.4%
	Over \$1 Million	550	18.9%	\$131,914	51.4%	7.4%	260	32.6%				290	13.8%					
	Total Rev. available	1,458	50.2%	\$211,976	82.6%	94.3%	684	85.7%				774	36.8%					
	Rev. Not Known	1,447	49.8%	\$44,773	17.4%	5.7%	114	14.3%				1,333	63.3%					
	Total	2,905	100.0%	\$256,749	100.0%	100.0%	798	100.0%				2,107	100.0%					
Small Business Loan Size	\$100,000 or Less	2,339	80.5%	\$65,510	25.5%		524	65.7%	87.2%	\$20,947	18.5%	20.0%	1,815	86.1%	88.6%	\$44,563	31.0%	22.4%
	\$100,001 - \$250,000	294	10.1%	\$52,482	20.4%		137	17.2%	5.8%	\$24,063	21.3%	17.2%	157	7.5%	5.1%	\$28,419	19.8%	16.8%
	\$250,001 - \$1 Million	272	9.4%	\$138,757	54.0%		137	17.2%	7.0%	\$68,122	60.2%	62.8%	135	6.4%	6.3%	\$70,635	49.2%	60.9%
	Total	2,905	100.0%	\$256,749	100.0%		798	100.0%	100.0%	\$113,132	100.0%	100.0%	2,107	100.0%	100.0%	\$143,617	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	32	78.0%	\$5,439	88.0%	98.6%	11	100.0%	79.8%	\$2,189	100.0%	79.3%	21	70.0%	77.5%	\$3,250	81.4%	73.6%
	Over \$1 Million	2	4.9%	\$650	10.5%	0.9%	0	0.0%				2	6.7%					
	Not Known	7	17.1%	\$91	1.5%	0.6%	0	0.0%				7	23.3%					
	Total	41	100.0%	\$6,180	100.0%	100.0%	11	100.0%				30	100.0%					
Small Farm Loan Size	\$100,000 or Less	20	48.8%	\$859	13.9%		3	27.3%	76.6%	\$192	8.8%	33.7%	17	56.7%	73.3%	\$667	16.7%	31.6%
	\$100,001 - \$250,000	12	29.3%	\$1,798	29.1%		5	45.5%	17.4%	\$769	35.1%	35.8%	7	23.3%	18.7%	\$1,029	25.8%	35.7%
	\$250,001 - \$500,000	9	22.0%	\$3,523	57.0%		3	27.3%	6.0%	\$1,228	56.1%	30.5%	6	20.0%	8.1%	\$2,295	57.5%	32.7%
	Total	41	100.0%	\$6,180	100.0%		11	100.0%	100.0%	\$2,189	100.0%	100.0%	30	100.0%	100.0%	\$3,991	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

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Geographic Distribution of HMDA Loans

Assessment Area: Multi Texarkana

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2010			2011								
		Count		Dollar			#	%	%	Bank		Agg	%	Count		Dollar		
		#	%	\$(000s)	\$ %	Bank				Agg	Bank			Agg	#	%	%	\$(000s)
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	0.9%	\$0	0.0%	0.3%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	2	6.7%	\$165	4.7%	8.8%	1	5.0%	4.8%	\$67	2.8%	2.9%	1	10.0%	4.5%	\$98	8.6%	3.2%
	Middle	20	66.7%	\$2,126	60.0%	72.4%	13	65.0%	70.6%	\$1,299	54.1%	63.9%	7	70.0%	69.7%	\$827	72.4%	65.2%
	Upper	8	26.7%	\$1,251	35.3%	15.3%	6	30.0%	23.8%	\$1,033	43.1%	32.8%	2	20.0%	25.3%	\$218	19.1%	31.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	30	100.0%	\$3,542	100.0%	100.0%	20	100.0%	100.0%	\$2,399	100.0%	100.0%	10	100.0%	100.0%	\$1,143	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	0.6%	\$0	0.0%	0.3%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	3	4.7%	\$87	1.2%	8.8%	1	2.7%	3.9%	\$29	0.7%	3.0%	2	7.4%	4.2%	\$58	2.2%	2.3%
	Middle	51	79.7%	\$4,951	70.8%	72.4%	29	78.4%	68.7%	\$3,138	71.7%	64.5%	22	81.5%	67.3%	\$1,813	69.3%	62.7%
	Upper	10	15.6%	\$1,953	27.9%	15.3%	7	18.9%	26.8%	\$1,208	27.6%	32.2%	3	11.1%	28.1%	\$745	28.5%	34.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	64	100.0%	\$6,991	100.0%	100.0%	37	100.0%	100.0%	\$4,375	100.0%	100.0%	27	100.0%	100.0%	\$2,616	100.0%	100.0%
HOME IMPROVEMENT	Low	1	4.2%	\$3	2.2%	3.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	9.1%	0.5%	\$3	4.4%	0.0%
	Moderate	3	12.5%	\$14	10.1%	8.8%	2	15.4%	5.9%	\$6	8.6%	2.6%	1	9.1%	7.0%	\$8	11.8%	6.1%
	Middle	18	75.0%	\$112	81.2%	72.4%	10	76.9%	71.8%	\$58	82.9%	69.3%	8	72.7%	69.7%	\$54	79.4%	66.6%
	Upper	2	8.3%	\$9	6.5%	15.3%	1	7.7%	22.4%	\$6	8.6%	28.1%	1	9.1%	22.7%	\$3	4.4%	27.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	24	100.0%	\$138	100.0%	100.0%	13	100.0%	100.0%	\$70	100.0%	100.0%	11	100.0%	100.0%	\$68	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	9.2%	0	0.0%	20.0%	\$0	0.0%	9.8%	0	0.0%	6.3%	\$0	0.0%	3.0%
	Moderate	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	12.5%	\$0	0.0%	3.7%
	Middle	0	0.0%	\$0	0.0%	48.6%	0	0.0%	40.0%	\$0	0.0%	83.7%	0	0.0%	43.8%	\$0	0.0%	15.9%
	Upper	0	0.0%	\$0	0.0%	21.2%	0	0.0%	40.0%	\$0	0.0%	6.5%	0	0.0%	37.5%	\$0	0.0%	77.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.8%	\$3	0.0%	3.5%	0	0.0%	0.8%	\$0	0.0%	1.0%	1	2.1%	0.4%	\$3	0.1%	0.4%
	Moderate	8	6.8%	\$266	2.5%	8.8%	4	5.7%	4.4%	\$102	1.5%	2.7%	4	8.3%	4.6%	\$164	4.3%	2.9%
	Middle	89	75.4%	\$7,189	67.4%	72.4%	52	74.3%	69.7%	\$4,495	65.7%	65.7%	37	77.1%	68.6%	\$2,694	70.4%	60.0%
	Upper	20	16.9%	\$3,213	30.1%	15.3%	14	20.0%	25.1%	\$2,247	32.8%	30.6%	6	12.5%	26.4%	\$966	25.2%	36.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	118	100.0%	\$10,671	100.0%	100.0%	70	100.0%	100.0%	\$6,844	100.0%	100.0%	48	100.0%	100.0%	\$3,827	100.0%	100.0%

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: Multi Texarkana

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	31	9.3%	\$1,534	6.9%	7.4%	12	10.2%	6.4%	\$888	8.4%	4.6%	19	8.9%	6.3%	\$646	5.5%	5.0%
	Moderate	49	14.8%	\$2,804	12.6%	11.7%	14	11.9%	10.2%	\$1,453	13.7%	12.1%	35	16.4%	10.9%	\$1,351	11.6%	13.6%
	Middle	144	43.4%	\$11,531	51.7%	63.6%	49	41.5%	54.0%	\$5,281	49.7%	49.1%	95	44.4%	53.3%	\$6,250	53.6%	51.6%
	Upper	108	32.5%	\$6,422	28.8%	17.3%	43	36.4%	25.2%	\$3,008	28.3%	30.3%	65	30.4%	23.4%	\$3,414	29.3%	28.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.3%	\$0	0.0%	3.9%	0	0.0%	6.1%	\$0	0.0%	1.5%
	Total	332	100.0%	\$22,291	100.0%	100.0%	118	100.0%	100.0%	\$10,630	100.0%	100.0%	214	100.0%	100.0%	\$11,661	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	1.2%	\$0	0.0%	1.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	10.5%	\$80	4.4%	3.3%	1	20.0%	8.2%	\$40	11.0%	6.9%	1	7.1%	5.7%	\$40	2.7%	4.0%
	Middle	11	57.9%	\$824	45.2%	83.4%	3	60.0%	76.5%	\$125	34.2%	72.9%	8	57.1%	70.5%	\$699	47.9%	60.1%
	Upper	6	31.6%	\$921	50.5%	12.6%	1	20.0%	9.4%	\$200	54.8%	18.6%	5	35.7%	17.0%	\$721	49.4%	34.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.7%	\$0	0.0%	0.4%	0	0.0%	6.8%	\$0	0.0%	1.5%
Total	19	100.0%	\$1,825	100.0%	100.0%	5	100.0%	100.0%	\$365	100.0%	100.0%	14	100.0%	100.0%	\$1,460	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: Multi Texarkana

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010						Bank & Aggregate Lending Comparison 2011					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	%
		#	%	\$(000s)	\$ %													
HOME PURCHASE	Low	1	3.3%	\$104	2.9%	23.2%	1	5.0%	5.1%	\$104	4.3%	2.4%	0	0.0%	3.7%	\$0	0.0%	1.7%
	Moderate	10	33.3%	\$824	23.3%	16.5%	8	40.0%	18.0%	\$648	27.0%	12.6%	2	20.0%	14.6%	\$176	15.4%	10.4%
	Middle	6	20.0%	\$694	19.6%	19.5%	2	10.0%	25.2%	\$264	11.0%	22.9%	4	40.0%	22.6%	\$430	37.6%	20.0%
	Upper	12	40.0%	\$1,822	51.4%	40.9%	9	45.0%	45.3%	\$1,383	57.6%	56.0%	3	30.0%	43.3%	\$439	38.4%	53.2%
	Unknown	1	3.3%	\$98	2.8%	0.0%	0	0.0%	6.3%	\$0	0.0%	6.1%	1	10.0%	15.8%	\$98	8.6%	14.7%
	Total	30	100.0%	\$3,542	100.0%	100.0%	20	100.0%	100.0%	\$2,399	100.0%	100.0%	10	100.0%	100.0%	\$1,143	100.0%	100.0%
REFINANCE	Low	8	12.5%	\$269	3.8%	23.2%	5	13.5%	2.8%	\$187	4.3%	1.0%	3	11.1%	3.6%	\$82	3.1%	1.6%
	Moderate	6	9.4%	\$190	2.7%	16.5%	3	8.1%	8.4%	\$129	2.9%	4.7%	3	11.1%	9.5%	\$61	2.3%	5.8%
	Middle	16	25.0%	\$1,437	20.6%	19.5%	8	21.6%	18.1%	\$754	17.2%	14.0%	8	29.6%	18.4%	\$683	26.1%	14.4%
	Upper	32	50.0%	\$5,059	72.4%	40.9%	20	54.1%	56.4%	\$3,289	75.2%	65.6%	12	44.4%	48.7%	\$1,770	67.7%	56.9%
	Unknown	2	3.1%	\$36	0.5%	0.0%	1	2.7%	14.4%	\$16	0.4%	14.7%	1	3.7%	19.8%	\$20	0.8%	21.3%
	Total	64	100.0%	\$6,991	100.0%	100.0%	37	100.0%	100.0%	\$4,375	100.0%	100.0%	27	100.0%	100.0%	\$2,616	100.0%	100.0%
HOME IMPROVEMENT	Low	9	37.5%	\$44	31.9%	23.2%	4	30.8%	9.4%	\$16	22.9%	4.4%	5	45.5%	11.9%	\$28	41.2%	2.3%
	Moderate	4	16.7%	\$25	18.1%	16.5%	3	23.1%	16.5%	\$19	27.1%	10.2%	1	9.1%	8.6%	\$6	8.8%	3.0%
	Middle	5	20.8%	\$30	21.7%	19.5%	4	30.8%	20.0%	\$20	28.6%	17.8%	1	9.1%	16.2%	\$10	14.7%	10.2%
	Upper	6	25.0%	\$39	28.3%	40.9%	2	15.4%	49.4%	\$15	21.4%	63.4%	4	36.4%	51.9%	\$24	35.3%	76.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.7%	\$0	0.0%	4.2%	0	0.0%	11.4%	\$0	0.0%	8.5%
	Total	24	100.0%	\$138	100.0%	100.0%	13	100.0%	100.0%	\$70	100.0%	100.0%	11	100.0%	100.0%	\$68	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	18	15.3%	\$417	3.9%	23.2%	10	14.3%	4.3%	\$307	4.5%	1.7%	8	16.7%	4.1%	\$110	2.9%	1.6%
	Moderate	20	16.9%	\$1,039	9.7%	16.5%	14	20.0%	13.7%	\$796	11.6%	8.2%	6	12.5%	12.0%	\$243	6.3%	7.4%
	Middle	27	22.9%	\$2,161	20.3%	19.5%	14	20.0%	21.8%	\$1,038	15.2%	17.2%	13	27.1%	20.3%	\$1,123	29.3%	15.7%
	Upper	50	42.4%	\$6,920	64.8%	40.9%	31	44.3%	50.2%	\$4,687	68.5%	56.4%	19	39.6%	45.9%	\$2,233	58.3%	50.9%
	Unknown	3	2.5%	\$134	1.3%	0.0%	1	1.4%	10.0%	\$16	0.2%	16.6%	2	4.2%	17.7%	\$118	3.1%	24.5%
	Total	118	100.0%	\$10,671	100.0%	100.0%	70	100.0%	100.0%	\$6,844	100.0%	100.0%	48	100.0%	100.0%	\$3,827	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Texarkana

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison											
		Bank				Total Businesses	2010			2011								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %
Small Business Revenue	\$1 Million or Less	102	30.7%	\$6,982	31.3%	90.2%	46	39.0%	41.2%	\$2,688	25.3%	48.2%	56	26.2%	41.0%	\$4,294	36.8%	45.7%
	Over \$1 Million	54	16.3%	\$8,896	39.9%	4.8%	33	28.0%				21	9.8%					
	Total Rev. available	156	47.0%	\$15,878	71.2%	95.0%	79	67.0%				77	36.0%					
	Rev. Not Known	176	53.0%	\$6,413	28.8%	5.0%	39	33.1%				137	64.0%					
	Total	332	100.0%	\$22,291	100.0%	100.0%	118	100.0%				214	100.0%					
Small Business Loan Size	\$100,000 or Less	285	85.8%	\$9,232	41.4%		90	76.3%	89.6%	\$3,978	37.4%	31.1%	195	91.1%	93.4%	\$5,254	45.1%	42.3%
	\$100,001 - \$250,000	36	10.8%	\$6,047	27.1%		24	20.3%	6.4%	\$4,039	38.0%	22.9%	12	5.6%	4.4%	\$2,008	17.2%	23.4%
	\$250,001 - \$1 Million	11	3.3%	\$7,012	31.5%		4	3.4%	4.0%	\$2,613	24.6%	46.0%	7	3.3%	2.2%	\$4,399	37.7%	34.4%
	Total	332	100.0%	\$22,291	100.0%		118	100.0%	100.0%	\$10,630	100.0%	100.0%	214	100.0%	100.0%	\$11,661	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	12	63.2%	\$1,444	79.1%	Total Farms 95.6%	4	80.0%	83.5%	\$340	93.2%	84.7%	8	57.1%	84.1%	\$1,104	75.6%	85.4%
	Over \$1 Million	2	10.5%	\$295	16.2%	3.8%	0	0.0%				2	14.3%					
	Not Known	5	26.3%	\$86	4.7%	0.6%	1	20.0%				4	28.6%					
	Total	19	100.0%	\$1,825	100.0%	100.0%	5	100.0%				14	100.0%					
Small Farm Loan Size	\$100,000 or Less	13	68.4%	\$406	22.2%		4	80.0%	85.9%	\$165	45.2%	51.2%	9	64.3%	90.9%	\$241	16.5%	55.1%
	\$100,001 - \$250,000	5	26.3%	\$1,119	61.3%		1	20.0%	12.9%	\$200	54.8%	42.4%	4	28.6%	6.8%	\$919	62.9%	30.5%
	\$250,001 - \$500,000	1	5.3%	\$300	16.4%		0	0.0%	1.2%	\$0	0.0%	6.4%	1	7.1%	2.3%	\$300	20.5%	14.4%
	Total	19	100.0%	\$1,825	100.0%		5	100.0%	100.0%	\$365	100.0%	100.0%	14	100.0%	100.0%	\$1,460	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Bank		Agg	Count		Dollar			
		#	%	\$ (000s)	\$ %	#				%	\$ (000s)		\$ %	\$ %	#	%	%	\$ (000s)
HOME PURCHASE	Low	10	0.9%	\$1,339	0.6%	2.3%	4	0.7%	0.6%	\$505	0.4%	0.4%	6	1.1%	0.6%	\$834	0.8%	0.5%
	Moderate	49	4.3%	\$5,141	2.2%	21.8%	22	3.6%	7.4%	\$2,142	1.7%	4.2%	27	5.1%	7.4%	\$2,999	2.8%	4.0%
	Middle	430	37.6%	\$64,244	28.0%	42.7%	233	38.2%	45.1%	\$36,089	29.3%	37.6%	197	36.9%	44.2%	\$28,155	26.5%	35.6%
	Upper	655	57.3%	\$158,644	69.2%	33.2%	351	57.5%	46.8%	\$84,273	68.5%	57.8%	304	56.9%	47.8%	\$74,371	69.9%	59.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,144	100.0%	\$229,368	100.0%	100.0%	610	100.0%	100.0%	\$123,009	100.0%	100.0%	534	100.0%	100.0%	\$106,359	100.0%	100.0%
REFINANCE	Low	13	0.6%	\$1,773	0.4%	2.3%	7	0.5%	0.5%	\$1,135	0.4%	0.3%	6	0.7%	0.5%	\$638	0.4%	0.3%
	Moderate	130	5.6%	\$14,243	3.0%	21.8%	78	5.2%	6.5%	\$8,948	2.9%	3.8%	52	6.2%	6.6%	\$5,295	3.3%	3.8%
	Middle	731	31.4%	\$110,590	23.6%	42.7%	466	31.4%	38.2%	\$73,366	23.9%	31.7%	265	31.5%	38.8%	\$37,224	23.0%	31.4%
	Upper	1,453	62.4%	\$342,369	73.0%	33.2%	935	62.9%	54.9%	\$223,958	72.9%	64.3%	518	61.6%	54.1%	\$118,411	73.3%	64.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2,327	100.0%	\$468,975	100.0%	100.0%	1,486	100.0%	100.0%	\$307,407	100.0%	100.0%	841	100.0%	100.0%	\$161,568	100.0%	100.0%
HOME IMPROVEMENT	Low	9	1.8%	\$55	1.3%	2.3%	4	2.0%	1.8%	\$23	1.4%	0.9%	5	1.7%	1.0%	\$32	1.3%	0.2%
	Moderate	83	16.8%	\$557	13.2%	21.8%	32	15.9%	19.6%	\$196	11.5%	10.9%	51	17.4%	15.9%	\$361	14.3%	7.0%
	Middle	233	47.2%	\$1,866	44.1%	42.7%	97	48.3%	52.3%	\$708	41.6%	40.0%	136	46.4%	47.3%	\$1,158	45.8%	32.4%
	Upper	169	34.2%	\$1,752	41.4%	33.2%	68	33.8%	26.4%	\$773	45.5%	48.2%	101	34.5%	35.7%	\$979	38.7%	60.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	494	100.0%	\$4,230	100.0%	100.0%	201	100.0%	100.0%	\$1,700	100.0%	100.0%	293	100.0%	100.0%	\$2,530	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	14.6%	0	0.0%	2.2%	\$0	0.0%	0.0%	0	0.0%	14.5%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	22.9%	0	0.0%	28.3%	\$0	0.0%	22.3%	0	0.0%	29.0%	\$0	0.0%	11.5%
	Middle	0	0.0%	\$0	0.0%	31.3%	0	0.0%	43.5%	\$0	0.0%	36.5%	0	0.0%	37.7%	\$0	0.0%	50.6%
	Upper	0	0.0%	\$0	0.0%	31.1%	0	0.0%	26.1%	\$0	0.0%	41.2%	0	0.0%	18.8%	\$0	0.0%	34.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	32	0.8%	\$3,167	0.5%	2.3%	15	0.7%	0.6%	\$1,663	0.4%	0.3%	17	1.0%	0.6%	\$1,504	0.6%	0.5%
	Moderate	262	6.6%	\$19,941	2.8%	21.8%	132	5.7%	7.3%	\$11,286	2.6%	4.6%	130	7.8%	7.3%	\$8,655	3.2%	4.1%
	Middle	1,394	35.2%	\$176,700	25.2%	42.7%	796	34.7%	41.1%	\$110,163	25.5%	33.9%	598	35.9%	41.4%	\$66,537	24.6%	33.6%
	Upper	2,277	57.4%	\$502,765	71.6%	33.2%	1,354	58.9%	51.0%	\$309,004	71.5%	61.1%	923	55.3%	50.7%	\$193,761	71.6%	61.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3,965	100.0%	\$702,573	100.0%	100.0%	2,297	100.0%	100.0%	\$432,116	100.0%	100.0%	1,668	100.0%	100.0%	\$270,457	100.0%	100.0%

Originations & Purchases

Appendices

Geographic Distribution of Small Business & Small Farm Loans Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2010, 2011					2010					2011							
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	
SMALL BUSINESSES	Low	785	10.7%	\$82,660	13.4%	8.3%	291	10.9%	8.6%	\$45,379	14.1%	13.4%	494	10.6%	9.2%	\$37,281	12.7%	13.4%	
	Moderate	796	10.8%	\$73,204	11.9%	15.8%	299	11.2%	11.2%	\$39,329	12.2%	12.0%	497	10.6%	10.9%	\$33,875	11.6%	12.1%	
	Middle	2,012	27.4%	\$156,571	25.4%	37.9%	717	26.8%	29.2%	\$80,326	24.9%	25.5%	1,295	27.7%	29.6%	\$76,245	26.0%	26.4%	
	Upper	3,758	51.1%	\$303,462	49.3%	38.0%	1,366	51.1%	47.7%	\$157,827	48.9%	48.0%	2,392	51.1%	48.2%	\$145,635	49.7%	47.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.3%	\$0	0.0%	1.2%	0	0.0%	2.2%	\$0	0.0%	0.4%	
	Total	7,351	100.0%	\$615,897	100.0%	100.0%	2,673	100.0%	100.0%	\$322,861	100.0%	100.0%	4,678	100.0%	100.0%	\$293,036	100.0%	100.0%	
SMALL FARM		Small Farms																	
	Low	1	3.2%	\$353	11.5%	0.6%	1	8.3%	3.2%	\$353	16.7%	7.8%	0	0.0%	2.7%	\$0	0.0%	0.9%	
	Moderate	6	19.4%	\$436	14.2%	17.7%	1	8.3%	30.1%	\$100	4.7%	17.2%	5	26.3%	31.5%	\$336	35.3%	26.9%	
	Middle	12	38.7%	\$1,213	39.6%	63.5%	5	41.7%	40.9%	\$767	36.4%	44.3%	7	36.8%	47.9%	\$446	46.8%	45.0%	
	Upper	12	38.7%	\$1,061	34.6%	18.1%	5	41.7%	22.6%	\$890	42.2%	30.4%	7	36.8%	16.4%	\$171	17.9%	27.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.2%	\$0	0.0%	0.3%	0	0.0%	1.4%	\$0	0.0%	0.3%	
Total	31	100.0%	\$3,063	100.0%	100.0%	12	100.0%	100.0%	\$2,110	100.0%	100.0%	19	100.0%	100.0%	\$953	100.0%	100.0%		

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans

Assessment Area: AL Birmingham

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	%		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank #	Agg %	Bank \$ (000s)	Agg %	Bank \$ %	Agg %		
HOME PURCHASE	Low	103	9.0%	\$8,393	3.7%	21.5%	58	9.5%	11.9%	\$4,891	4.0%	6.2%	45	8.4%	10.3%	\$3,502	3.3%	5.3%
	Moderate	231	20.2%	\$27,683	12.1%	17.4%	129	21.1%	27.3%	\$15,464	12.6%	20.7%	102	19.1%	22.9%	\$12,219	11.5%	16.6%
	Middle	237	20.7%	\$36,541	15.9%	20.3%	123	20.2%	22.4%	\$19,223	15.6%	21.6%	114	21.3%	20.9%	\$17,318	16.3%	19.7%
	Upper	564	49.3%	\$155,562	67.8%	40.8%	299	49.0%	28.0%	\$83,167	67.6%	41.0%	265	49.6%	29.2%	\$72,395	68.1%	43.1%
	Unknown	9	0.8%	\$1,189	0.5%	0.0%	1	0.2%	10.5%	\$264	0.2%	10.5%	8	1.5%	16.6%	\$925	0.9%	15.3%
	Total	1,144	100.0%	\$229,368	100.0%	100.0%	610	100.0%	100.0%	\$123,009	100.0%	100.0%	534	100.0%	100.0%	\$106,359	100.0%	100.0%
REFINANCE	Low	147	6.3%	\$12,520	2.7%	21.5%	94	6.3%	5.0%	\$8,749	2.8%	2.5%	53	6.3%	5.0%	\$3,771	2.3%	2.4%
	Moderate	311	13.4%	\$36,305	7.7%	17.4%	195	13.1%	14.7%	\$23,042	7.5%	9.8%	116	13.8%	13.3%	\$13,263	8.2%	8.6%
	Middle	476	20.5%	\$66,741	14.2%	20.3%	309	20.8%	20.8%	\$44,537	14.5%	17.4%	167	19.9%	18.7%	\$22,204	13.7%	15.1%
	Upper	1,359	58.4%	\$345,756	73.7%	40.8%	872	58.7%	43.3%	\$228,227	74.2%	55.1%	487	57.9%	41.3%	\$117,529	72.7%	53.5%
	Unknown	34	1.5%	\$7,653	1.6%	0.0%	16	1.1%	16.2%	\$2,852	0.9%	15.2%	18	2.1%	21.7%	\$4,801	3.0%	20.3%
	Total	2,327	100.0%	\$468,975	100.0%	100.0%	1,486	100.0%	100.0%	\$307,407	100.0%	100.0%	841	100.0%	100.0%	\$161,568	100.0%	100.0%
HOME IMPROVEMENT	Low	86	17.4%	\$464	11.0%	21.5%	46	22.9%	18.6%	\$247	14.5%	7.3%	40	13.7%	14.1%	\$217	8.6%	3.7%
	Moderate	129	26.1%	\$783	18.5%	17.4%	53	26.4%	25.1%	\$330	19.4%	17.8%	76	25.9%	22.7%	\$453	17.9%	13.6%
	Middle	109	22.1%	\$852	20.1%	20.3%	41	20.4%	22.4%	\$275	16.2%	21.0%	68	23.2%	24.1%	\$577	22.8%	22.6%
	Upper	151	30.6%	\$1,955	46.2%	40.8%	54	26.9%	29.1%	\$793	46.6%	46.9%	97	33.1%	33.2%	\$1,162	45.9%	52.5%
	Unknown	19	3.8%	\$176	4.2%	0.0%	7	3.5%	4.9%	\$55	3.2%	7.0%	12	4.1%	5.9%	\$121	4.8%	7.6%
	Total	494	100.0%	\$4,230	100.0%	100.0%	201	100.0%	100.0%	\$1,700	100.0%	100.0%	293	100.0%	100.0%	\$2,530	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	336	8.5%	\$21,377	3.0%	21.5%	198	8.6%	7.9%	\$13,887	3.2%	3.7%	138	8.3%	7.5%	\$7,490	2.8%	3.5%
	Moderate	671	16.9%	\$64,771	9.2%	17.4%	377	16.4%	19.5%	\$38,836	9.0%	13.2%	294	17.6%	17.6%	\$25,935	9.6%	11.6%
	Middle	822	20.7%	\$104,134	14.8%	20.3%	473	20.6%	21.4%	\$64,035	14.8%	18.2%	349	20.9%	19.8%	\$40,099	14.8%	16.6%
	Upper	2,074	52.3%	\$503,273	71.6%	40.8%	1,225	53.3%	37.3%	\$312,187	72.2%	48.3%	849	50.9%	35.9%	\$191,086	70.7%	47.9%
	Unknown	62	1.6%	\$9,018	1.3%	0.0%	24	1.0%	13.9%	\$3,171	0.7%	16.6%	38	2.3%	19.2%	\$5,847	2.2%	20.4%
	Total	3,965	100.0%	\$702,573	100.0%	100.0%	2,297	100.0%	100.0%	\$432,116	100.0%	100.0%	1,668	100.0%	100.0%	\$270,457	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Birmingham

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison											
		Bank				Total Businesses	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	%	Bank #	Agg %	Dollar \$ 000s	Dollar \$ %	Agg %	Bank #	Agg %	Dollar \$ 000s	Dollar \$ %	Agg %		
Small Business Revenue	\$1 Million or Less	2,160	29.4%	\$175,934	28.6%	88.9%	1,340	50.1%	34.2%	\$103,534	32.1%	37.3%	820	17.5%	38.5%	\$72,400	24.7%	35.8%
	Over \$1 Million	1,223	16.6%	\$307,733	50.0%	6.2%	688	25.7%					535	11.4%				
	Total Rev. available	3,383	46.0%	\$483,667	78.6%	95.1%	2,028	75.8%					1,355	28.9%				
	Rev. Not Known	3,968	54.0%	\$132,230	21.5%	4.8%	645	24.1%					3,323	71.0%				
	Total	7,351	100.0%	\$615,897	100.0%	100.0%	2,673	100.0%					4,678	100.0%				
Small Business Loan Size	\$100,000 or Less	6,366	86.6%	\$223,110	36.2%		2,125	79.5%	88.5%	\$101,158	31.3%	29.4%	4,241	90.7%	90.3%	\$121,952	41.6%	30.7%
	\$100,001 - \$250,000	425	5.8%	\$77,129	12.5%		227	8.5%	5.6%	\$40,528	12.6%	16.5%	198	4.2%	4.6%	\$36,601	12.5%	15.9%
	\$250,001 - \$1 Million	560	7.6%	\$315,658	51.3%		321	12.0%	6.0%	\$181,175	56.1%	54.0%	239	5.1%	5.1%	\$134,483	45.9%	53.4%
	Total	7,351	100.0%	\$615,897	100.0%		2,673	100.0%	100.0%	\$322,861	100.0%	100.0%	4,678	100.0%	100.0%	\$293,036	100.0%	100.0%
	Total	7,351	100.0%	\$615,897	100.0%		2,673	100.0%	100.0%	\$322,861	100.0%	100.0%	4,678	100.0%	100.0%	\$293,036	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	16	51.6%	\$2,288	74.7%	95.0%	10	83.3%	71.0%	\$1,750	82.9%	77.8%	6	31.6%	63.0%	\$538	56.5%	64.8%
	Over \$1 Million	4	12.9%	\$659	21.5%	3.8%	2	16.7%					2	10.5%				
	Not Known	11	35.5%	\$116	3.8%	1.1%	0	0.0%					11	57.9%				
	Total	31	100.0%	\$3,063	100.0%	100.0%	12	100.0%					19	100.0%				
	Total	31	100.0%	\$3,063	100.0%	100.0%	12	100.0%	100.0%	\$2,110	100.0%	100.0%	19	100.0%	100.0%	\$953	100.0%	100.0%
Small Farm Loan Size	\$100,000 or Less	18	58.1%	\$419	13.7%		2	16.7%	74.2%	\$123	5.8%	17.0%	16	84.2%	84.9%	\$296	31.1%	33.9%
	\$100,001 - \$250,000	11	35.5%	\$2,004	65.4%		9	75.0%	16.1%	\$1,634	77.4%	37.8%	2	10.5%	11.0%	\$370	38.8%	36.6%
	\$250,001 - \$500,000	2	6.5%	\$640	20.9%		1	8.3%	9.7%	\$353	16.7%	45.2%	1	5.3%	4.1%	\$287	30.1%	29.5%
	Total	31	100.0%	\$3,063	100.0%		12	100.0%	100.0%	\$2,110	100.0%	100.0%	19	100.0%	100.0%	\$953	100.0%	100.0%
	Total	31	100.0%	\$3,063	100.0%		12	100.0%	100.0%	\$2,110	100.0%	100.0%	19	100.0%	100.0%	\$953	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: AL Huntsville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Bank	Agg	Dollar		Count			Dollar				
		#	%	\$ (000s)	%	#			%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%
HOME PURCHASE	Low	2	0.5%	\$99	0.1%	1.2%	2	0.9%	0.3%	\$99	0.3%	0.1%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	44	10.5%	\$4,070	5.8%	20.8%	19	9.0%	11.5%	\$2,050	5.4%	7.2%	25	12.0%	10.5%	\$2,020	6.3%	6.7%
	Middle	212	50.5%	\$33,543	47.9%	47.8%	109	51.4%	51.0%	\$18,415	48.5%	48.2%	103	49.5%	51.2%	\$15,128	47.2%	48.7%
	Upper	162	38.6%	\$32,324	46.2%	30.2%	82	38.7%	37.3%	\$17,412	45.9%	44.5%	80	38.5%	37.9%	\$14,912	46.5%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	420	100.0%	\$70,036	100.0%	100.0%	212	100.0%	100.0%	\$37,976	100.0%	100.0%	208	100.0%	100.0%	\$32,060	100.0%	100.0%
REFINANCE	Low	4	0.4%	\$219	0.2%	1.2%	0	0.0%	0.2%	\$0	0.0%	0.1%	4	1.0%	0.4%	\$219	0.4%	0.2%
	Moderate	88	9.4%	\$8,334	5.7%	20.8%	43	7.7%	9.4%	\$3,900	4.5%	6.6%	45	11.7%	9.6%	\$4,434	7.5%	6.5%
	Middle	443	47.2%	\$61,401	42.1%	47.8%	275	49.5%	45.3%	\$39,017	45.0%	41.7%	168	43.9%	47.0%	\$22,384	37.8%	42.9%
	Upper	404	43.0%	\$76,017	52.1%	30.2%	238	42.8%	45.1%	\$43,808	50.5%	51.7%	166	43.3%	43.1%	\$32,209	54.4%	50.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	939	100.0%	\$145,971	100.0%	100.0%	556	100.0%	100.0%	\$86,725	100.0%	100.0%	383	100.0%	100.0%	\$59,246	100.0%	100.0%
HOME IMPROVEMENT	Low	2	1.8%	\$13	1.0%	1.2%	1	2.3%	1.0%	\$10	2.2%	0.3%	1	1.5%	0.9%	\$3	0.4%	0.3%
	Moderate	22	20.0%	\$252	19.5%	20.8%	9	20.5%	15.9%	\$147	32.8%	10.6%	13	19.7%	15.3%	\$105	12.5%	8.5%
	Middle	59	53.6%	\$479	37.1%	47.8%	25	56.8%	51.9%	\$225	50.2%	44.7%	34	51.5%	52.6%	\$254	30.1%	46.4%
	Upper	27	24.5%	\$547	42.4%	30.2%	9	20.5%	31.1%	\$66	14.7%	44.4%	18	27.3%	31.2%	\$481	57.1%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	110	100.0%	\$1,291	100.0%	100.0%	44	100.0%	100.0%	\$448	100.0%	100.0%	66	100.0%	100.0%	\$843	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	10.4%	0	0.0%	9.1%	\$0	0.0%	6.0%	0	0.0%	11.8%	\$0	0.0%	10.3%
	Moderate	0	0.0%	\$0	0.0%	44.7%	0	0.0%	63.6%	\$0	0.0%	81.5%	0	0.0%	47.1%	\$0	0.0%	19.3%
	Middle	0	0.0%	\$0	0.0%	27.3%	0	0.0%	9.1%	\$0	0.0%	0.5%	0	0.0%	41.2%	\$0	0.0%	70.4%
	Upper	0	0.0%	\$0	0.0%	17.6%	0	0.0%	18.2%	\$0	0.0%	12.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	0.5%	\$331	0.2%	1.2%	3	0.4%	0.3%	\$109	0.1%	0.2%	5	0.8%	0.4%	\$222	0.2%	0.2%
	Moderate	154	10.5%	\$12,656	5.8%	20.8%	71	8.7%	10.6%	\$6,097	4.9%	7.9%	83	12.6%	10.4%	\$6,559	7.1%	6.7%
	Middle	714	48.6%	\$95,423	43.9%	47.8%	409	50.4%	47.8%	\$57,657	46.1%	43.7%	305	46.4%	49.1%	\$37,766	41.0%	45.5%
	Upper	593	40.4%	\$108,888	50.1%	30.2%	329	40.5%	41.3%	\$61,286	49.0%	48.2%	264	40.2%	40.1%	\$47,602	51.7%	47.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,469	100.0%	\$217,298	100.0%	100.0%	812	100.0%	100.0%	\$125,149	100.0%	100.0%	657	100.0%	100.0%	\$92,149	100.0%	100.0%

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: AL Huntsville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	222	12.1%	\$16,760	12.6%	7.8%	78	13.1%	9.0%	\$8,102	11.8%	10.4%	144	11.7%	9.8%	\$8,658	13.4%	12.7%
	Moderate	317	17.3%	\$21,548	16.2%	21.5%	106	17.8%	16.8%	\$12,040	17.5%	18.8%	211	17.1%	16.3%	\$9,508	14.8%	18.2%
	Middle	722	39.4%	\$50,137	37.6%	43.1%	240	40.3%	38.7%	\$26,045	37.8%	36.9%	482	39.0%	39.2%	\$24,092	37.4%	36.0%
	Upper	571	31.2%	\$44,879	33.7%	27.6%	172	28.9%	33.4%	\$22,677	32.9%	33.3%	399	32.3%	33.4%	\$22,202	34.4%	32.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.1%	\$0	0.0%	0.6%	0	0.0%	1.3%	\$0	0.0%	0.2%
	Total	1,832	100.0%	\$133,324	100.0%	100.0%	596	100.0%	100.0%	\$68,864	100.0%	100.0%	1,236	100.0%	100.0%	\$64,460	100.0%	100.0%
SMALL FARM		Small Farms																
	Low	1	2.9%	\$107	2.4%	1.6%	1	7.1%	1.8%	\$107	4.7%	1.5%	0	0.0%	2.0%	\$0	0.0%	1.5%
	Moderate	3	8.6%	\$470	10.7%	15.5%	1	7.1%	11.0%	\$231	10.2%	13.2%	2	9.5%	11.1%	\$239	11.1%	12.1%
	Middle	24	68.6%	\$2,930	66.5%	66.6%	10	71.4%	76.1%	\$1,556	69.0%	71.0%	14	66.7%	76.8%	\$1,374	63.9%	69.0%
	Upper	7	20.0%	\$898	20.4%	16.3%	2	14.3%	8.3%	\$360	16.0%	13.4%	5	23.8%	10.1%	\$538	25.0%	17.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.8%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	35	100.0%	\$4,405	100.0%	100.0%	14	100.0%	100.0%	\$2,254	100.0%	100.0%	21	100.0%	100.0%	\$2,151	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: AL Huntsville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010			2011								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	%		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg		
						#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	
HOME PURCHASE	Low	60	14.3%	\$5,100	7.3%	21.0%	22	10.4%	15.5%	\$1,875	4.9%	8.4%	38	18.3%	15.1%	\$3,225	10.1%	8.5%
	Moderate	82	19.5%	\$10,001	14.3%	17.7%	41	19.3%	23.0%	\$4,928	13.0%	17.5%	41	19.7%	21.1%	\$5,073	15.8%	16.5%
	Middle	113	26.9%	\$19,476	27.8%	20.9%	52	24.5%	20.3%	\$8,809	23.2%	19.5%	61	29.3%	20.2%	\$10,667	33.3%	19.9%
	Upper	165	39.3%	\$35,459	50.6%	40.4%	97	45.8%	31.2%	\$22,364	58.9%	43.2%	68	32.7%	31.9%	\$13,095	40.8%	44.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.1%	\$0	0.0%	11.4%	0	0.0%	11.7%	\$0	0.0%	10.9%
	Total	420	100.0%	\$70,036	100.0%	100.0%	212	100.0%	100.0%	\$37,976	100.0%	100.0%	208	100.0%	100.0%	\$32,060	100.0%	100.0%
REFINANCE	Low	116	12.4%	\$8,996	6.2%	21.0%	61	11.0%	5.8%	\$4,601	5.3%	3.0%	55	14.4%	7.5%	\$4,395	7.4%	3.9%
	Moderate	154	16.4%	\$15,755	10.8%	17.7%	86	15.5%	13.8%	\$8,822	10.2%	9.3%	68	17.8%	12.9%	\$6,933	11.7%	8.6%
	Middle	219	23.3%	\$29,741	20.4%	20.9%	134	24.1%	18.0%	\$17,662	20.4%	15.1%	85	22.2%	16.7%	\$12,079	20.4%	13.9%
	Upper	421	44.8%	\$85,786	58.8%	40.4%	258	46.4%	44.4%	\$52,371	60.4%	53.8%	163	42.6%	43.1%	\$33,415	56.4%	53.9%
	Unknown	29	3.1%	\$5,693	3.9%	0.0%	17	3.1%	18.0%	\$3,269	3.8%	18.8%	12	3.1%	19.8%	\$2,424	4.1%	19.7%
	Total	939	100.0%	\$145,971	100.0%	100.0%	556	100.0%	100.0%	\$86,725	100.0%	100.0%	383	100.0%	100.0%	\$59,246	100.0%	100.0%
HOME IMPROVEMENT	Low	21	19.1%	\$216	16.7%	21.0%	9	20.5%	19.3%	\$39	8.7%	7.2%	12	18.2%	22.1%	\$177	21.0%	8.3%
	Moderate	24	21.8%	\$317	24.6%	17.7%	7	15.9%	24.0%	\$62	13.8%	12.8%	17	25.8%	24.4%	\$255	30.2%	14.3%
	Middle	32	29.1%	\$255	19.8%	20.9%	12	27.3%	24.5%	\$76	17.0%	21.0%	20	30.3%	23.0%	\$179	21.2%	18.8%
	Upper	32	29.1%	\$445	34.5%	40.4%	15	34.1%	30.9%	\$213	47.5%	54.2%	17	25.8%	28.9%	\$232	27.5%	53.9%
	Unknown	1	0.9%	\$58	4.5%	0.0%	1	2.3%	1.3%	\$58	12.9%	4.8%	0	0.0%	1.5%	\$0	0.0%	4.8%
	Total	110	100.0%	\$1,291	100.0%	100.0%	44	100.0%	100.0%	\$448	100.0%	100.0%	66	100.0%	100.0%	\$843	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	197	13.4%	\$14,312	6.6%	21.0%	92	11.3%	10.3%	\$6,515	5.2%	5.1%	105	16.0%	11.6%	\$7,797	8.5%	5.8%
	Moderate	260	17.7%	\$26,073	12.0%	17.7%	134	16.5%	17.9%	\$13,812	11.0%	12.4%	126	19.2%	17.1%	\$12,261	13.3%	11.9%
	Middle	364	24.8%	\$49,472	22.8%	20.9%	198	24.4%	19.2%	\$26,547	21.2%	16.7%	166	25.3%	18.6%	\$22,925	24.9%	16.4%
	Upper	618	42.1%	\$121,690	56.0%	40.4%	370	45.6%	38.5%	\$74,948	59.9%	48.9%	248	37.7%	37.5%	\$46,742	50.7%	49.5%
	Unknown	30	2.0%	\$5,751	2.6%	0.0%	18	2.2%	14.1%	\$3,327	2.7%	16.9%	12	1.8%	15.2%	\$2,424	2.6%	16.3%
	Total	1,469	100.0%	\$217,298	100.0%	100.0%	812	100.0%	100.0%	\$125,149	100.0%	100.0%	657	100.0%	100.0%	\$92,149	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Huntsville

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Count		Dollar		Count			Dollar					
		#	%	\$ (000s)	\$ %	%	Bank	Agg	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	509	27.8%	\$38,513	28.9%	90.4%	320	53.7%	37.1%	\$25,267	36.7%	44.7%	189	15.3%	42.6%	\$13,246	20.5%	40.0%
		Over \$1 Million	224	12.2%	\$55,521	41.6%	5.5%	129	21.6%				95	7.7%					
		Total Rev. available	733	40.0%	\$94,034	70.5%	95.9%	449	75.3%				284	23.0%					
		Rev. Not Known	1,099	60.0%	\$39,290	29.5%	4.2%	147	24.7%				952	77.0%					
		Total	1,832	100.0%	\$133,324	100.0%	100.0%	596	100.0%				1,236	100.0%					
Small Business	Loan Size	\$100,000 or Less	1,568	85.6%	\$45,909	34.4%		458	76.8%	85.8%	\$19,395	28.2%	24.6%	1,110	89.8%	87.1%	\$26,514	41.1%	23.5%
		\$100,001 - \$250,000	135	7.4%	\$23,480	17.6%		61	10.2%	7.0%	\$10,821	15.7%	19.1%	74	6.0%	6.0%	\$12,659	19.6%	18.0%
		\$250,001 - \$1 Million	129	7.0%	\$63,935	48.0%		77	12.9%	7.2%	\$38,648	56.1%	56.3%	52	4.2%	6.9%	\$25,287	39.2%	58.4%
		Total	1,832	100.0%	\$133,324	100.0%		596	100.0%	100.0%	\$68,864	100.0%	100.0%	1,236	100.0%	100.0%	\$64,460	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less	23	65.7%	\$3,478	79.0%	Total Farms	12	85.7%	86.2%	\$1,590	70.5%	72.5%	11	52.4%	80.8%	\$1,888	87.8%	79.2%
		Over \$1 Million	4	11.4%	\$817	18.5%	1.8%	2	14.3%				2	9.5%					
		Not Known	8	22.9%	\$110	2.5%	0.5%	0	0.0%				8	38.1%					
		Total	35	100.0%	\$4,405	100.0%	100.0%	14	100.0%				21	100.0%					
Small Farm	Loan Size	\$100,000 or Less	23	65.7%	\$1,032	23.4%		7	50.0%	79.8%	\$422	18.7%	34.4%	16	76.2%	69.7%	\$610	28.4%	21.6%
		\$100,001 - \$250,000	5	14.3%	\$912	20.7%		3	21.4%	13.8%	\$561	24.9%	32.9%	2	9.5%	18.2%	\$351	16.3%	32.8%
		\$250,001 - \$500,000	7	20.0%	\$2,461	55.9%		4	28.6%	6.4%	\$1,271	56.4%	32.7%	3	14.3%	12.1%	\$1,190	55.3%	45.6%
		Total	35	100.0%	\$4,405	100.0%		14	100.0%	100.0%	\$2,254	100.0%	100.0%	21	100.0%	100.0%	\$2,151	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

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Geographic Distribution of HMDA Loans

Assessment Area: AL Mobile

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Bank #	Agg %	Dollar		2010			2011				
		#	%	\$ (000s)	\$ %	Bank %			Agg %	\$ (000s)	\$ %	\$ %	Bank #	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	5	0.9%	\$339	0.4%	4.9%	3	1.0%	0.7%	\$204	0.5%	0.3%	2	0.7%	0.5%	\$135	0.4%	0.3%
	Moderate	29	5.1%	\$2,749	3.4%	11.9%	17	5.8%	4.2%	\$1,487	3.5%	3.1%	12	4.3%	3.7%	\$1,262	3.3%	2.8%
	Middle	244	43.0%	\$30,476	38.1%	51.6%	112	38.5%	48.8%	\$14,157	33.7%	43.9%	132	47.8%	48.9%	\$16,319	42.9%	43.9%
	Upper	289	51.0%	\$46,515	58.1%	31.6%	159	54.6%	46.3%	\$26,179	62.3%	52.7%	130	47.1%	46.8%	\$20,336	53.4%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	567	100.0%	\$80,079	100.0%	100.0%	291	100.0%	100.0%	\$42,027	100.0%	100.0%	276	100.0%	100.0%	\$38,052	100.0%	100.0%
REFINANCE	Low	4	0.4%	\$206	0.1%	4.9%	1	0.2%	0.7%	\$68	0.1%	0.3%	3	0.8%	0.5%	\$138	0.2%	0.2%
	Moderate	33	3.2%	\$3,425	2.2%	11.9%	23	3.6%	4.2%	\$2,379	2.5%	3.2%	10	2.6%	3.3%	\$1,046	1.8%	2.4%
	Middle	456	44.8%	\$57,483	37.5%	51.6%	284	44.4%	42.2%	\$35,994	37.7%	37.5%	172	45.4%	45.0%	\$21,489	37.2%	39.9%
	Upper	525	51.6%	\$92,056	60.1%	31.6%	331	51.8%	52.9%	\$56,951	59.7%	59.0%	194	51.2%	51.2%	\$35,105	60.8%	57.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,018	100.0%	\$153,170	100.0%	100.0%	639	100.0%	100.0%	\$95,392	100.0%	100.0%	379	100.0%	100.0%	\$57,778	100.0%	100.0%
HOME IMPROVEMENT	Low	7	4.0%	\$48	3.5%	4.9%	3	3.5%	2.4%	\$21	3.8%	0.4%	4	4.3%	1.3%	\$27	3.3%	0.3%
	Moderate	14	7.9%	\$82	6.0%	11.9%	7	8.2%	9.1%	\$42	7.6%	5.7%	7	7.6%	5.8%	\$40	4.9%	6.1%
	Middle	100	56.5%	\$676	49.2%	51.6%	46	54.1%	51.8%	\$242	43.7%	44.5%	54	58.7%	67.6%	\$434	53.0%	49.5%
	Upper	56	31.6%	\$567	41.3%	31.6%	29	34.1%	36.6%	\$249	44.9%	49.3%	27	29.3%	25.3%	\$318	38.8%	44.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	177	100.0%	\$1,373	100.0%	100.0%	85	100.0%	100.0%	\$554	100.0%	100.0%	92	100.0%	100.0%	\$819	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	6.9%	0	0.0%	25.0%	\$0	0.0%	50.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.1%	0	0.0%	12.5%	\$0	0.0%	0.6%	0	0.0%	14.3%	\$0	0.0%	0.6%
	Middle	0	0.0%	\$0	0.0%	46.7%	0	0.0%	37.5%	\$0	0.0%	24.5%	0	0.0%	35.7%	\$0	0.0%	1.2%
	Upper	0	0.0%	\$0	0.0%	32.3%	0	0.0%	25.0%	\$0	0.0%	24.0%	0	0.0%	50.0%	\$0	0.0%	98.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	16	0.9%	\$593	0.3%	4.9%	7	0.7%	0.7%	\$293	0.2%	1.3%	9	1.2%	0.5%	\$300	0.3%	0.2%
	Moderate	76	4.3%	\$6,256	2.7%	11.9%	47	4.6%	4.4%	\$3,908	2.8%	3.1%	29	3.9%	3.6%	\$2,348	2.4%	2.5%
	Middle	800	45.4%	\$88,635	37.8%	51.6%	442	43.5%	45.2%	\$50,393	36.5%	39.8%	358	47.9%	47.8%	\$38,242	39.6%	39.4%
	Upper	870	49.4%	\$139,138	59.3%	31.6%	519	51.1%	49.7%	\$83,379	60.4%	55.8%	351	47.0%	48.0%	\$55,759	57.7%	57.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,762	100.0%	\$234,622	100.0%	100.0%	1,015	100.0%	100.0%	\$137,973	100.0%	100.0%	747	100.0%	100.0%	\$96,649	100.0%	100.0%

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: AL Mobile

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %
SMALL BUSINESSES	Low	153	7.4%	\$18,840	10.1%	5.7%	54	9.3%	7.1%	\$8,853	9.8%	9.2%	99	6.7%	6.9%	\$9,987	10.5%	8.5%
	Moderate	202	9.8%	\$16,325	8.8%	9.9%	53	9.1%	8.8%	\$8,379	9.2%	8.2%	149	10.1%	8.7%	\$7,946	8.3%	8.4%
	Middle	950	46.1%	\$94,706	50.9%	50.4%	275	47.3%	44.6%	\$44,549	49.1%	45.8%	675	45.7%	46.1%	\$50,157	52.5%	48.8%
	Upper	754	36.6%	\$56,305	30.2%	34.0%	199	34.3%	37.0%	\$28,858	31.8%	35.9%	555	37.6%	36.3%	\$27,447	28.7%	33.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.5%	\$0	0.0%	0.9%	0	0.0%	2.0%	\$0	0.0%	0.3%
	Total	2,059	100.0%	\$186,176	100.0%	100.0%	581	100.0%	100.0%	\$90,639	100.0%	100.0%	1,478	100.0%	100.0%	\$95,537	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.8%	\$0	0.0%	3.0%
	Moderate	0	0.0%	\$0	0.0%	3.5%	0	0.0%	7.3%	\$0	0.0%	4.7%	0	0.0%	2.8%	\$0	0.0%	0.5%
	Middle	12	34.3%	\$2,629	39.6%	69.4%	5	31.3%	58.5%	\$1,217	34.5%	51.6%	7	36.8%	44.4%	\$1,412	45.3%	56.4%
	Upper	23	65.7%	\$4,017	60.4%	25.4%	11	68.8%	31.7%	\$2,315	65.5%	43.6%	12	63.2%	47.2%	\$1,702	54.7%	40.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	0.1%	0	0.0%	2.8%	\$0	0.0%	0.1%
Total	35	100.0%	\$6,646	100.0%	100.0%	16	100.0%	100.0%	\$3,532	100.0%	100.0%	19	100.0%	100.0%	\$3,114	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: AL Mobile

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank #	Agg %	Bank \$ (000s)	Agg %				
HOME PURCHASE	Low	36	6.3%	\$2,558	3.2%	23.7%	21	7.2%	6.8%	\$1,504	3.6%	3.7%	15	5.4%	6.2%	\$1,054	2.8%	3.4%
	Moderate	145	25.6%	\$14,449	18.0%	15.7%	75	25.8%	23.5%	\$8,247	19.6%	17.7%	70	25.4%	21.0%	\$6,202	16.3%	15.7%
	Middle	154	27.2%	\$18,678	23.3%	19.9%	83	28.5%	27.0%	\$10,496	25.0%	25.3%	71	25.7%	25.9%	\$8,182	21.5%	24.7%
	Upper	232	40.9%	\$44,394	55.4%	40.6%	112	38.5%	34.2%	\$21,780	51.8%	45.1%	120	43.5%	31.3%	\$22,614	59.4%	41.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.4%	\$0	0.0%	8.2%	0	0.0%	15.7%	\$0	0.0%	14.5%
	Total	567	100.0%	\$80,079	100.0%	100.0%	291	100.0%	100.0%	\$42,027	100.0%	100.0%	276	100.0%	100.0%	\$38,052	100.0%	100.0%
REFINANCE	Low	49	4.8%	\$3,745	2.4%	23.7%	27	4.2%	3.9%	\$1,766	1.9%	2.1%	22	5.8%	3.4%	\$1,979	3.4%	1.7%
	Moderate	166	16.3%	\$14,771	9.6%	15.7%	103	16.1%	11.8%	\$9,434	9.9%	8.0%	63	16.6%	10.8%	\$5,337	9.2%	7.2%
	Middle	235	23.1%	\$25,909	16.9%	19.9%	149	23.3%	21.5%	\$16,445	17.2%	17.1%	86	22.7%	18.9%	\$9,464	16.4%	15.8%
	Upper	551	54.1%	\$105,792	69.1%	40.6%	353	55.2%	46.6%	\$66,672	69.9%	57.1%	198	52.2%	43.8%	\$39,120	67.7%	54.0%
	Unknown	17	1.7%	\$2,953	1.9%	0.0%	7	1.1%	16.2%	\$1,075	1.1%	15.7%	10	2.6%	23.1%	\$1,878	3.3%	21.3%
	Total	1,018	100.0%	\$153,170	100.0%	100.0%	639	100.0%	100.0%	\$95,392	100.0%	100.0%	379	100.0%	100.0%	\$57,778	100.0%	100.0%
HOME IMPROVEMENT	Low	15	8.5%	\$71	5.2%	23.7%	8	9.4%	7.6%	\$31	5.6%	3.4%	7	7.6%	10.2%	\$40	4.9%	5.9%
	Moderate	38	21.5%	\$191	13.9%	15.7%	19	22.4%	22.6%	\$91	16.4%	16.5%	19	20.7%	17.5%	\$100	12.2%	7.3%
	Middle	66	37.3%	\$477	34.7%	19.9%	32	37.6%	26.5%	\$178	32.1%	19.5%	34	37.0%	28.1%	\$299	36.5%	21.8%
	Upper	55	31.1%	\$622	45.3%	40.6%	24	28.2%	38.4%	\$247	44.6%	53.5%	31	33.7%	35.9%	\$375	45.8%	50.3%
	Unknown	3	1.7%	\$12	0.9%	0.0%	2	2.4%	4.9%	\$7	1.3%	7.0%	1	1.1%	8.4%	\$5	0.6%	14.7%
	Total	177	100.0%	\$1,373	100.0%	100.0%	85	100.0%	100.0%	\$554	100.0%	100.0%	92	100.0%	100.0%	\$819	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	100	5.7%	\$6,374	2.7%	23.7%	56	5.5%	5.2%	\$3,301	2.4%	2.7%	44	5.9%	5.0%	\$3,073	3.2%	2.4%
	Moderate	349	19.8%	\$29,411	12.5%	15.7%	197	19.4%	16.9%	\$17,772	12.9%	11.7%	152	20.3%	15.8%	\$11,639	12.0%	10.4%
	Middle	455	25.8%	\$45,064	19.2%	19.9%	264	26.0%	23.9%	\$27,119	19.7%	20.0%	191	25.6%	22.5%	\$17,945	18.6%	18.7%
	Upper	838	47.6%	\$150,808	64.3%	40.6%	489	48.2%	41.2%	\$88,699	64.3%	51.2%	349	46.7%	37.6%	\$62,109	64.3%	45.5%
	Unknown	20	1.1%	\$2,965	1.3%	0.0%	9	0.9%	12.7%	\$1,082	0.8%	14.3%	11	1.5%	19.1%	\$1,883	1.9%	23.1%
	Total	1,762	100.0%	\$234,622	100.0%	100.0%	1,015	100.0%	100.0%	\$137,973	100.0%	100.0%	747	100.0%	100.0%	\$96,649	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Mobile

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Bank	Agg	Agg	Count			Dollar						
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s
Small Business	Revenue	\$1 Million or Less	498	24.2%	\$66,317	35.6%	88.6%	290	49.9%	39.4%	\$39,334	43.4%	50.3%	208	14.1%	37.6%	\$26,983	28.2%	40.5%
		Over \$1 Million	360	17.5%	\$84,022	45.1%	6.5%	188	32.4%				172	11.6%					
		Total Rev. available	858	41.7%	\$150,339	80.7%	95.1%	478	82.3%				380	25.7%					
		Rev. Not Known	1,201	58.3%	\$35,837	19.2%	4.8%	103	17.7%				1,098	74.3%					
		Total	2,059	100.0%	\$186,176	100.0%	100.0%	581	100.0%				1,478	100.0%					
Small Business	Loan Size	\$100,000 or Less	1,644	79.8%	\$46,699	25.1%		359	61.8%	82.5%	\$17,134	18.9%	21.7%	1,285	86.9%	87.2%	\$29,565	30.9%	26.1%
		\$100,001 - \$250,000	231	11.2%	\$41,834	22.5%		122	21.0%	9.3%	\$22,059	24.3%	22.0%	109	7.4%	7.3%	\$19,775	20.7%	23.0%
		\$250,001 - \$1 Million	184	8.9%	\$97,643	52.4%		100	17.2%	8.2%	\$51,446	56.8%	56.3%	84	5.7%	5.5%	\$46,197	48.4%	50.9%
		Total	2,059	100.0%	\$186,176	100.0%		581	100.0%	100.0%	\$90,639	100.0%	100.0%	1,478	100.0%	100.0%	\$95,537	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less	12	34.3%	\$2,936	44.2%	Total Farms	5	31.3%	53.7%	\$1,001	28.3%	38.9%	7	36.8%	50.0%	\$1,935	62.1%	58.1%
		Over \$1 Million	17	48.6%	\$3,186	47.9%	91.1%	10	62.5%				7	36.8%					
		Not Known	6	17.1%	\$524	7.9%	8.4%	1	6.3%				5	26.3%					
		Total	35	100.0%	\$6,646	100.0%	100.0%	16	100.0%				19	100.0%					
Small Farm	Loan Size	\$100,000 or Less	14	40.0%	\$674	10.1%		4	25.0%	53.7%	\$253	7.2%	9.4%	10	52.6%	52.8%	\$421	13.5%	11.3%
		\$100,001 - \$250,000	10	28.6%	\$2,089	31.4%		6	37.5%	26.8%	\$1,254	35.5%	41.2%	4	21.1%	27.8%	\$835	26.8%	36.4%
		\$250,001 - \$500,000	11	31.4%	\$3,883	58.4%		6	37.5%	19.5%	\$2,025	57.3%	49.4%	5	26.3%	19.4%	\$1,858	59.7%	52.3%
		Total	35	100.0%	\$6,646	100.0%		16	100.0%	100.0%	\$3,532	100.0%	100.0%	19	100.0%	100.0%	\$3,114	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: AR Hot Springs

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Bank #	Agg %	Dollar		Count			Dollar				
		#	%	\$ (000s)	%	%			\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	8.4%	\$691	5.1%	15.1%	5	9.1%	10.3%	\$450	5.9%	6.6%	3	7.5%	7.8%	\$241	4.1%	4.2%
	Middle	71	74.7%	\$9,610	71.3%	71.4%	43	78.2%	70.9%	\$6,140	80.3%	71.7%	28	70.0%	72.8%	\$3,470	59.5%	72.1%
	Upper	16	16.8%	\$3,178	23.6%	13.5%	7	12.7%	18.8%	\$1,054	13.8%	21.7%	9	22.5%	19.4%	\$2,124	36.4%	23.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	95	100.0%	\$13,479	100.0%	100.0%	55	100.0%	100.0%	\$7,644	100.0%	100.0%	40	100.0%	100.0%	\$5,835	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	14	6.0%	\$1,306	4.1%	15.1%	7	5.1%	6.7%	\$706	4.0%	4.0%	7	7.2%	5.4%	\$600	4.3%	3.1%
	Middle	182	77.4%	\$24,939	78.5%	71.4%	106	76.8%	72.2%	\$13,465	76.2%	72.1%	76	78.4%	74.2%	\$11,474	81.5%	73.6%
	Upper	39	16.6%	\$5,505	17.3%	13.5%	25	18.1%	21.1%	\$3,501	19.8%	23.9%	14	14.4%	20.4%	\$2,004	14.2%	23.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	235	100.0%	\$31,750	100.0%	100.0%	138	100.0%	100.0%	\$17,672	100.0%	100.0%	97	100.0%	100.0%	\$14,078	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	33.3%	\$26	29.5%	15.1%	4	57.1%	14.8%	\$20	44.4%	6.6%	1	12.5%	13.2%	\$6	14.0%	7.4%
	Middle	8	53.3%	\$42	47.7%	71.4%	2	28.6%	68.9%	\$10	22.2%	79.0%	6	75.0%	74.4%	\$32	74.4%	76.8%
	Upper	2	13.3%	\$20	22.7%	13.5%	1	14.3%	16.3%	\$15	33.3%	14.4%	1	12.5%	12.4%	\$5	11.6%	15.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$88	100.0%	100.0%	7	100.0%	100.0%	\$45	100.0%	100.0%	8	100.0%	100.0%	\$43	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	49.4%	0	0.0%	40.0%	\$0	0.0%	31.9%	0	0.0%	33.3%	\$0	0.0%	4.7%
	Middle	0	0.0%	\$0	0.0%	41.5%	0	0.0%	50.0%	\$0	0.0%	66.4%	0	0.0%	33.3%	\$0	0.0%	87.7%
	Upper	0	0.0%	\$0	0.0%	9.1%	0	0.0%	10.0%	\$0	0.0%	1.7%	0	0.0%	33.3%	\$0	0.0%	7.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	27	7.8%	\$2,023	4.5%	15.1%	16	8.0%	8.5%	\$1,176	4.6%	5.3%	11	7.6%	6.8%	\$847	4.2%	3.7%
	Middle	261	75.7%	\$34,591	76.3%	71.4%	151	75.5%	71.5%	\$19,615	77.3%	72.0%	110	75.9%	73.5%	\$14,976	75.0%	73.5%
	Upper	57	16.5%	\$8,703	19.2%	13.5%	33	16.5%	20.0%	\$4,570	18.0%	22.8%	24	16.6%	19.7%	\$4,133	20.7%	22.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	345	100.0%	\$45,317	100.0%	100.0%	200	100.0%	100.0%	\$25,361	100.0%	100.0%	145	100.0%	100.0%	\$19,956	100.0%	100.0%

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: AR Hot Springs

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Bank Agg	\$ 000s	\$ %	\$ %	#	%	Bank Agg	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	65	24.3%	\$3,866	15.8%	26.6%	16	25.4%	23.8%	\$1,334	10.9%	22.0%	49	23.9%	23.3%	\$2,532	20.7%	21.8%
	Middle	164	61.2%	\$15,613	63.8%	60.4%	38	60.3%	58.9%	\$8,440	68.7%	60.3%	126	61.5%	59.3%	\$7,173	58.8%	61.1%
	Upper	39	14.6%	\$5,006	20.4%	13.0%	9	14.3%	14.8%	\$2,505	20.4%	16.6%	30	14.6%	15.6%	\$2,501	20.5%	16.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.5%	\$0	0.0%	1.1%	0	0.0%	1.8%	\$0	0.0%	0.7%
	Total	268	100.0%	\$24,485	100.0%	100.0%	63	100.0%	100.0%	\$12,279	100.0%	100.0%	205	100.0%	100.0%	\$12,206	100.0%	100.0%
SMALL FARM						Small Farms												
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	3	100.0%	\$458	100.0%	85.0%	0	0.0%	88.9%	\$0	0.0%	96.6%	3	100.0%	81.0%	\$458	100.0%	82.4%
	Upper	0	0.0%	\$0	0.0%	6.7%	0	0.0%	11.1%	\$0	0.0%	3.4%	0	0.0%	19.0%	\$0	0.0%	17.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	3	100.0%	\$458	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$458	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: AR Hot Springs

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010						Bank & Aggregate Lending Comparison 2011					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	Agg %	%	Bank \$ (000s)	%	Agg \$ %	Bank #	Agg %	%	Bank \$ (000s)	%	Agg \$ %
HOME PURCHASE	Low	9	9.5%	\$665	4.9%	19.0%	6	10.9%	6.7%	\$460	6.0%	3.1%	3	7.5%	7.5%	\$205	3.5%	3.4%
	Moderate	18	18.9%	\$1,426	10.6%	18.1%	8	14.5%	16.3%	\$651	8.5%	9.8%	10	25.0%	19.7%	\$775	13.3%	12.7%
	Middle	18	18.9%	\$2,089	15.5%	23.1%	12	21.8%	21.4%	\$1,569	20.5%	17.7%	6	15.0%	18.4%	\$520	8.9%	15.4%
	Upper	50	52.6%	\$9,299	69.0%	39.9%	29	52.7%	46.5%	\$4,964	64.9%	57.5%	21	52.5%	43.3%	\$4,335	74.3%	57.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.1%	\$0	0.0%	11.8%	0	0.0%	11.2%	\$0	0.0%	10.6%
	Total	95	100.0%	\$13,479	100.0%	100.0%	55	100.0%	100.0%	\$7,644	100.0%	100.0%	40	100.0%	100.0%	\$5,835	100.0%	100.0%
REFINANCE	Low	17	7.2%	\$965	3.0%	19.0%	9	6.5%	4.0%	\$579	3.3%	1.8%	8	8.2%	4.2%	\$386	2.7%	2.1%
	Moderate	48	20.4%	\$4,412	13.9%	18.1%	26	18.8%	11.5%	\$2,254	12.8%	6.9%	22	22.7%	12.7%	\$2,158	15.3%	7.9%
	Middle	48	20.4%	\$5,602	17.6%	23.1%	29	21.0%	16.8%	\$3,311	18.7%	12.4%	19	19.6%	17.9%	\$2,291	16.3%	13.5%
	Upper	120	51.1%	\$20,545	64.7%	39.9%	74	53.6%	52.3%	\$11,528	65.2%	63.7%	46	47.4%	47.4%	\$9,017	64.1%	58.9%
	Unknown	2	0.9%	\$226	0.7%	0.0%	0	0.0%	15.4%	\$0	0.0%	15.3%	2	2.1%	17.9%	\$226	1.6%	17.5%
	Total	235	100.0%	\$31,750	100.0%	100.0%	138	100.0%	100.0%	\$17,672	100.0%	100.0%	97	100.0%	100.0%	\$14,078	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.0%	0	0.0%	7.4%	\$0	0.0%	4.0%	0	0.0%	7.0%	\$0	0.0%	4.2%
	Moderate	3	20.0%	\$13	14.8%	18.1%	2	28.6%	9.6%	\$8	17.8%	5.8%	1	12.5%	14.7%	\$5	11.6%	10.3%
	Middle	4	26.7%	\$20	22.7%	23.1%	2	28.6%	25.2%	\$11	24.4%	21.2%	2	25.0%	17.1%	\$9	20.9%	10.0%
	Upper	7	46.7%	\$50	56.8%	39.9%	3	42.9%	52.6%	\$26	57.8%	67.4%	4	50.0%	53.5%	\$24	55.8%	65.5%
	Unknown	1	6.7%	\$5	5.7%	0.0%	0	0.0%	5.2%	\$0	0.0%	1.6%	1	12.5%	7.8%	\$5	11.6%	9.9%
	Total	15	100.0%	\$88	100.0%	100.0%	7	100.0%	100.0%	\$45	100.0%	100.0%	8	100.0%	100.0%	\$43	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	26	7.5%	\$1,630	3.6%	19.0%	15	7.5%	5.2%	\$1,039	4.1%	2.3%	11	7.6%	5.7%	\$591	3.0%	2.6%
	Moderate	69	20.0%	\$5,851	12.9%	18.1%	36	18.0%	13.4%	\$2,913	11.5%	8.0%	33	22.8%	15.8%	\$2,938	14.7%	9.6%
	Middle	70	20.3%	\$7,711	17.0%	23.1%	43	21.5%	18.9%	\$4,891	19.3%	14.5%	27	18.6%	18.0%	\$2,820	14.1%	13.8%
	Upper	177	51.3%	\$29,894	66.0%	39.9%	106	53.0%	49.8%	\$16,518	65.1%	60.8%	71	49.0%	45.7%	\$13,376	67.0%	56.5%
	Unknown	3	0.9%	\$231	0.5%	0.0%	0	0.0%	12.7%	\$0	0.0%	14.4%	3	2.1%	14.8%	\$231	1.2%	17.5%
	Total	345	100.0%	\$45,317	100.0%	100.0%	200	100.0%	100.0%	\$25,361	100.0%	100.0%	145	100.0%	100.0%	\$19,956	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AR Hot Springs

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Bank	Agg	Dollar	Count			Dollar						
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s
Small Business	Revenue	\$1 Million or Less	67	25.0%	\$7,671	31.3%	91.2%	32	50.8%	44.6%	\$4,840	39.4%	52.3%	35	17.1%	46.8%	\$2,831	23.2%	51.4%
		Over \$1 Million	51	19.0%	\$13,306	54.3%	4.5%	24	38.1%				27	13.2%					
		Total Rev. available	118	44.0%	\$20,977	85.6%	95.7%	56	88.9%				62	30.3%					
		Rev. Not Known	150	56.0%	\$3,508	14.3%	4.2%	7	11.1%				143	69.8%					
		Total	268	100.0%	\$24,485	100.0%	100.0%	63	100.0%				205	100.0%					
Small Business	Loan Size	\$100,000 or Less	219	81.7%	\$6,125	25.0%		37	58.7%	91.2%	\$1,443	11.8%	28.6%	182	88.8%	92.1%	\$4,682	38.4%	32.7%
		\$100,001 - \$250,000	26	9.7%	\$4,930	20.1%		10	15.9%	4.3%	\$2,020	16.5%	15.5%	16	7.8%	4.3%	\$2,910	23.8%	18.9%
		\$250,001 - \$1 Million	23	8.6%	\$13,430	54.8%		16	25.4%	4.6%	\$8,816	71.8%	55.8%	7	3.4%	3.6%	\$4,614	37.8%	48.4%
		Total	268	100.0%	\$24,485	100.0%		63	100.0%	100.0%	\$12,279	100.0%	100.0%	205	100.0%	100.0%	\$12,206	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less	1	33.3%	\$100	21.8%	Total Farms	0	0.0%	55.6%	\$0	0.0%	67.3%	1	33.3%	66.7%	\$100	21.8%	60.5%
		Over \$1 Million	1	33.3%	\$350	76.4%	98.4%	0	0.0%				1	33.3%					
		Not Known	1	33.3%	\$8	1.7%	1.6%	0	0.0%				1	33.3%					
		Total	3	100.0%	\$458	100.0%	100.0%	0	0.0%				3	100.0%					
Small Farm	Loan Size	\$100,000 or Less	2	66.7%	\$108	23.6%		0	0.0%	77.8%	\$0	0.0%	24.4%	2	66.7%	90.5%	\$108	23.6%	56.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	11.1%	\$0	0.0%	25.2%	0	0.0%	4.8%	\$0	0.0%	13.6%
		\$250,001 - \$500,000	1	33.3%	\$350	76.4%		0	0.0%	11.1%	\$0	0.0%	50.4%	1	33.3%	4.8%	\$350	76.4%	29.7%
		Total	3	100.0%	\$458	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$458	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

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Geographic Distribution of HMDA Loans

Assessment Area: AR Little Rock

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Dollar		Count			Dollar			
		#	%	\$ (000s)	\$ %	Bank				Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg
HOME PURCHASE	Low	7	1.0%	\$1,087	1.0%	1.5%	4	1.0%	0.7%	\$256	0.4%	0.5%	3	0.9%	0.6%	\$831	1.6%	0.5%
	Moderate	58	8.1%	\$5,642	5.0%	13.8%	37	9.5%	6.1%	\$3,680	6.1%	3.7%	21	6.4%	6.1%	\$1,962	3.8%	3.4%
	Middle	375	52.2%	\$54,050	48.3%	55.9%	201	51.7%	60.5%	\$29,367	48.5%	56.2%	174	52.9%	60.1%	\$24,683	48.1%	55.4%
	Upper	278	38.7%	\$51,117	45.7%	28.8%	147	37.8%	32.7%	\$27,282	45.0%	39.6%	131	39.8%	33.2%	\$23,835	46.5%	40.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	718	100.0%	\$111,896	100.0%	100.0%	389	100.0%	100.0%	\$60,585	100.0%	100.0%	329	100.0%	100.0%	\$51,311	100.0%	100.0%
REFINANCE	Low	4	0.4%	\$1,445	1.0%	1.5%	2	0.3%	0.4%	\$1,077	1.2%	0.4%	2	0.6%	0.4%	\$368	0.7%	0.3%
	Moderate	32	3.4%	\$2,447	1.7%	13.8%	19	3.2%	3.9%	\$1,208	1.4%	2.4%	13	3.7%	4.5%	\$1,239	2.2%	2.6%
	Middle	451	47.8%	\$54,188	37.9%	55.9%	278	47.2%	53.0%	\$33,593	38.4%	47.7%	173	48.7%	53.3%	\$20,595	37.1%	47.9%
	Upper	457	48.4%	\$84,993	59.4%	28.8%	290	49.2%	42.7%	\$51,653	59.0%	49.5%	167	47.0%	41.9%	\$33,340	60.0%	49.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	944	100.0%	\$143,073	100.0%	100.0%	589	100.0%	100.0%	\$87,531	100.0%	100.0%	355	100.0%	100.0%	\$55,542	100.0%	100.0%
HOME IMPROVEMENT	Low	2	2.2%	\$9	1.0%	1.5%	0	0.0%	1.2%	\$0	0.0%	0.6%	2	3.5%	1.0%	\$9	1.7%	0.2%
	Moderate	9	9.9%	\$50	5.7%	13.8%	3	8.8%	10.7%	\$13	3.7%	6.0%	6	10.5%	10.4%	\$37	6.9%	4.9%
	Middle	57	62.6%	\$517	58.6%	55.9%	21	61.8%	56.4%	\$179	51.3%	47.8%	36	63.2%	60.4%	\$338	63.4%	49.5%
	Upper	23	25.3%	\$306	34.7%	28.8%	10	29.4%	31.7%	\$157	45.0%	45.6%	13	22.8%	28.2%	\$149	28.0%	45.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	91	100.0%	\$882	100.0%	100.0%	34	100.0%	100.0%	\$349	100.0%	100.0%	57	100.0%	100.0%	\$533	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	7.1%	0	0.0%	2.4%	\$0	0.0%	3.8%	0	0.0%	10.4%	\$0	0.0%	3.6%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	7.3%	\$0	0.0%	1.2%	0	0.0%	14.9%	\$0	0.0%	6.0%
	Middle	0	0.0%	\$0	0.0%	46.7%	0	0.0%	70.7%	\$0	0.0%	67.4%	0	0.0%	61.2%	\$0	0.0%	73.2%
	Upper	0	0.0%	\$0	0.0%	29.9%	0	0.0%	19.5%	\$0	0.0%	27.6%	0	0.0%	13.4%	\$0	0.0%	17.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	0.7%	\$2,541	1.0%	1.5%	6	0.6%	0.5%	\$1,333	0.9%	0.5%	7	0.9%	0.5%	\$1,208	1.1%	0.5%
	Moderate	99	5.6%	\$8,139	3.2%	13.8%	59	5.8%	5.1%	\$4,901	3.3%	2.9%	40	5.4%	5.4%	\$3,238	3.0%	3.1%
	Middle	883	50.4%	\$108,755	42.5%	55.9%	500	49.4%	56.4%	\$63,139	42.5%	51.8%	383	51.7%	56.7%	\$45,616	42.5%	52.3%
	Upper	758	43.2%	\$136,416	53.3%	28.8%	447	44.2%	37.9%	\$79,092	53.3%	44.7%	311	42.0%	37.3%	\$57,324	53.4%	44.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,753	100.0%	\$255,851	100.0%	100.0%	1,012	100.0%	100.0%	\$148,465	100.0%	100.0%	741	100.0%	100.0%	\$107,386	100.0%	100.0%

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: AR Little Rock

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %
SMALL BUSINESSES	Low	122	8.4%	\$25,966	15.4%	4.7%	35	8.8%	4.5%	\$12,616	16.3%	8.4%	87	8.3%	4.6%	\$13,350	14.6%	8.1%
	Moderate	212	14.7%	\$27,412	16.3%	16.0%	54	13.6%	13.8%	\$13,026	16.8%	18.6%	158	15.0%	14.8%	\$14,386	15.8%	16.9%
	Middle	652	45.1%	\$62,544	37.1%	52.5%	174	43.9%	48.6%	\$26,332	34.0%	42.0%	478	45.5%	49.2%	\$36,212	39.7%	44.0%
	Upper	460	31.8%	\$52,760	31.3%	26.8%	133	33.6%	30.5%	\$25,493	32.9%	30.1%	327	31.1%	29.0%	\$27,267	29.9%	30.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	1	0.1%	\$4	0.0%		0	0.0%	2.6%	\$0	0.0%	1.0%	1	0.1%	2.5%	\$4	0.0%	0.6%
	Total	1,447	100.0%	\$168,686	100.0%	100.0%	396	100.0%	100.0%	\$77,467	100.0%	100.0%	1,051	100.0%	100.0%	\$91,219	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	1	2.8%	\$153	4.9%	1.3%	1	10.0%	0.4%	\$153	18.1%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.6%	0	0.0%	6.7%	\$0	0.0%	2.8%	0	0.0%	4.5%	\$0	0.0%	2.6%
	Middle	18	50.0%	\$1,056	34.0%	64.4%	3	30.0%	77.3%	\$65	7.7%	80.5%	15	57.7%	76.8%	\$991	43.8%	73.6%
	Upper	17	47.2%	\$1,901	61.1%	19.7%	6	60.0%	14.2%	\$629	74.3%	15.4%	11	42.3%	17.2%	\$1,272	56.2%	23.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.5%	0	0.0%	1.5%	\$0	0.0%	0.2%
Total	36	100.0%	\$3,110	100.0%	100.0%	10	100.0%	100.0%	\$847	100.0%	100.0%	26	100.0%	100.0%	\$2,263	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: AR Little Rock

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010						Bank & Aggregate Lending Comparison 2011					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	%
		#	%	\$(000s)	\$ %													
HOME PURCHASE	Low	89	12.4%	\$7,749	6.9%	19.6%	46	11.8%	9.4%	\$3,750	6.2%	5.3%	43	13.1%	8.8%	\$3,999	7.8%	4.9%
	Moderate	220	30.6%	\$25,886	23.1%	18.0%	111	28.5%	23.4%	\$12,662	20.9%	18.4%	109	33.1%	22.6%	\$13,224	25.8%	17.5%
	Middle	159	22.1%	\$21,602	19.3%	22.5%	92	23.7%	21.6%	\$12,624	20.8%	20.8%	67	20.4%	20.6%	\$8,978	17.5%	20.1%
	Upper	247	34.4%	\$56,184	50.2%	40.0%	139	35.7%	30.8%	\$31,269	51.6%	41.2%	108	32.8%	29.2%	\$24,915	48.6%	39.6%
	Unknown	3	0.4%	\$475	0.4%	0.0%	1	0.3%	14.8%	\$280	0.5%	14.2%	2	0.6%	18.9%	\$195	0.4%	18.0%
	Total	718	100.0%	\$111,896	100.0%	100.0%	389	100.0%	100.0%	\$60,585	100.0%	100.0%	329	100.0%	100.0%	\$51,311	100.0%	100.0%
REFINANCE	Low	75	7.9%	\$5,148	3.6%	19.6%	41	7.0%	3.7%	\$2,854	3.3%	1.9%	34	9.6%	4.3%	\$2,294	4.1%	2.1%
	Moderate	141	14.9%	\$13,057	9.1%	18.0%	87	14.8%	11.4%	\$8,396	9.6%	7.3%	54	15.2%	12.2%	\$4,661	8.4%	8.0%
	Middle	197	20.9%	\$22,830	16.0%	22.5%	138	23.4%	18.5%	\$15,823	18.1%	15.0%	59	16.6%	17.8%	\$7,007	12.6%	14.0%
	Upper	509	53.9%	\$98,184	68.6%	40.0%	314	53.3%	45.3%	\$59,019	67.4%	53.8%	195	54.9%	42.2%	\$39,165	70.5%	51.6%
	Unknown	22	2.3%	\$3,854	2.7%	0.0%	9	1.5%	21.1%	\$1,439	1.6%	21.9%	13	3.7%	23.4%	\$2,415	4.3%	24.3%
	Total	944	100.0%	\$143,073	100.0%	100.0%	589	100.0%	100.0%	\$87,531	100.0%	100.0%	355	100.0%	100.0%	\$55,542	100.0%	100.0%
HOME IMPROVEMENT	Low	15	16.5%	\$58	6.6%	19.6%	8	23.5%	9.7%	\$31	8.9%	3.1%	7	12.3%	10.0%	\$27	5.1%	3.6%
	Moderate	22	24.2%	\$157	17.8%	18.0%	7	20.6%	16.5%	\$42	12.0%	11.2%	15	26.3%	18.8%	\$115	21.6%	12.5%
	Middle	22	24.2%	\$182	20.6%	22.5%	7	20.6%	20.6%	\$90	25.8%	16.8%	15	26.3%	24.2%	\$92	17.3%	19.8%
	Upper	32	35.2%	\$485	55.0%	40.0%	12	35.3%	47.1%	\$186	53.3%	61.8%	20	35.1%	41.7%	\$299	56.1%	55.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.1%	\$0	0.0%	7.2%	0	0.0%	5.2%	\$0	0.0%	8.3%
	Total	91	100.0%	\$882	100.0%	100.0%	34	100.0%	100.0%	\$349	100.0%	100.0%	57	100.0%	100.0%	\$533	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	179	10.2%	\$12,955	5.1%	19.6%	95	9.4%	6.4%	\$6,635	4.5%	3.3%	84	11.3%	6.6%	\$6,320	5.9%	3.3%
	Moderate	383	21.8%	\$39,100	15.3%	18.0%	205	20.3%	16.8%	\$21,100	14.2%	11.9%	178	24.0%	17.2%	\$18,000	16.8%	12.0%
	Middle	378	21.6%	\$44,614	17.4%	22.5%	237	23.4%	19.9%	\$28,537	19.2%	17.1%	141	19.0%	19.3%	\$16,077	15.0%	16.2%
	Upper	788	45.0%	\$154,853	60.5%	40.0%	465	45.9%	38.9%	\$90,474	60.9%	47.3%	323	43.6%	36.0%	\$64,379	60.0%	44.3%
	Unknown	25	1.4%	\$4,329	1.7%	0.0%	10	1.0%	17.9%	\$1,719	1.2%	20.4%	15	2.0%	20.9%	\$2,610	2.4%	24.3%
	Total	1,753	100.0%	\$255,851	100.0%	100.0%	1,012	100.0%	100.0%	\$148,465	100.0%	100.0%	741	100.0%	100.0%	\$107,386	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AR Little Rock

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison											
		Bank				Total Businesses	2010			2011								
		Count		Dollar			Bank	Agg	Doll	Count			Dollar					
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%
Small Business Revenue	\$1 Million or Less	413	28.5%	\$49,948	29.6%	89.0%	188	47.5%	42.4%	\$24,959	32.2%	50.2%	225	21.4%	45.5%	\$24,989	27.4%	47.0%
	Over \$1 Million	315	21.8%	\$92,012	54.5%	5.9%	145	36.6%				170	16.2%					
	Total Rev. available	728	50.3%	\$141,960	84.1%	94.9%	333	84.1%				395	37.6%					
	Rev. Not Known	719	49.7%	\$26,726	15.8%	5.1%	63	15.9%				656	62.4%					
	Total	1,447	100.0%	\$168,686	100.0%	100.0%	396	100.0%				1,051	100.0%					
Small Business Loan Size	\$100,000 or Less	1,067	73.7%	\$31,086	18.4%		227	57.3%	88.5%	\$9,532	12.3%	27.6%	840	79.9%	90.3%	\$21,554	23.6%	30.3%
	\$100,001 - \$250,000	175	12.1%	\$30,283	18.0%		65	16.4%	6.3%	\$10,981	14.2%	20.0%	110	10.5%	5.5%	\$19,302	21.2%	20.8%
	\$250,001 - \$1 Million	205	14.2%	\$107,317	63.6%		104	26.3%	5.2%	\$56,954	73.5%	52.4%	101	9.6%	4.2%	\$50,363	55.2%	48.8%
	Total	1,447	100.0%	\$168,686	100.0%		396	100.0%	100.0%	\$77,467	100.0%	100.0%	1,051	100.0%	100.0%	\$91,219	100.0%	100.0%
	Total	1,447	100.0%	\$168,686	100.0%		396	100.0%	100.0%	\$77,467	100.0%	100.0%	1,051	100.0%	100.0%	\$91,219	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	25	69.4%	\$2,538	81.6%	96.4%	9	90.0%	81.8%	\$736	86.9%	86.2%	16	61.5%	80.3%	\$1,802	79.6%	84.4%
	Over \$1 Million	2	5.6%	\$211	6.8%	2.7%	1	10.0%				1	3.8%					
	Not Known	9	25.0%	\$361	11.6%	0.9%	0	0.0%				9	34.6%					
	Total	36	100.0%	\$3,110	100.0%	100.0%	10	100.0%				26	100.0%					
	Total	36	100.0%	\$3,110	100.0%	100.0%	10	100.0%	100.0%	\$847	100.0%	100.0%	26	100.0%	100.0%	\$2,263	100.0%	100.0%
Small Farm Loan Size	\$100,000 or Less	25	69.4%	\$685	22.0%		6	60.0%	74.7%	\$175	20.7%	25.8%	19	73.1%	72.7%	\$510	22.5%	24.6%
	\$100,001 - \$250,000	8	22.2%	\$1,323	42.5%		3	30.0%	16.4%	\$375	44.3%	33.3%	5	19.2%	16.7%	\$948	41.9%	29.7%
	\$250,001 - \$500,000	3	8.3%	\$1,102	35.4%		1	10.0%	8.9%	\$297	35.1%	40.9%	2	7.7%	10.6%	\$805	35.6%	45.7%
	Total	36	100.0%	\$3,110	100.0%		10	100.0%	100.0%	\$847	100.0%	100.0%	26	100.0%	100.0%	\$2,263	100.0%	100.0%
	Total	36	100.0%	\$3,110	100.0%		10	100.0%	100.0%	\$847	100.0%	100.0%	26	100.0%	100.0%	\$2,263	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: AR Northwest AR

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Bank #	Agg %	Dollar		Count			Dollar				
		#	%	\$ (000s)	%	%			\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	2.8%	\$284	2.4%	2.2%	3	5.6%	1.6%	\$284	5.2%	1.2%	0	0.0%	0.0%	\$0	0.0%	1.5%
	Middle	88	80.7%	\$8,937	75.9%	82.7%	45	83.3%	74.7%	\$4,502	82.2%	71.0%	43	78.2%	79.0%	\$4,435	70.4%	75.7%
	Upper	18	16.5%	\$2,559	21.7%	15.0%	6	11.1%	23.2%	\$691	12.6%	27.5%	12	21.8%	19.0%	\$1,868	29.6%	22.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	109	100.0%	\$11,780	100.0%	100.0%	54	100.0%	100.0%	\$5,477	100.0%	100.0%	55	100.0%	100.0%	\$6,303	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	12	4.2%	\$1,108	4.3%	2.2%	7	3.9%	2.3%	\$699	4.5%	2.4%	5	4.9%	3.0%	\$409	4.1%	4.0%
	Middle	229	80.6%	\$19,771	77.0%	82.7%	147	81.2%	74.9%	\$11,884	75.8%	71.2%	82	79.6%	75.2%	\$7,887	78.9%	72.9%
	Upper	43	15.1%	\$4,797	18.7%	15.0%	27	14.9%	22.8%	\$3,096	19.7%	26.4%	16	15.5%	21.7%	\$1,701	17.0%	23.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	284	100.0%	\$25,676	100.0%	100.0%	181	100.0%	100.0%	\$15,679	100.0%	100.0%	103	100.0%	100.0%	\$9,997	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.2%	0	0.0%	2.5%	\$0	0.0%	4.0%	0	0.0%	1.4%	\$0	0.0%	3.3%
	Middle	49	87.5%	\$315	90.5%	82.7%	23	85.2%	85.0%	\$148	89.7%	78.0%	26	89.7%	84.4%	\$167	91.3%	76.7%
	Upper	7	12.5%	\$33	9.5%	15.0%	4	14.8%	12.5%	\$17	10.3%	18.0%	3	10.3%	14.2%	\$16	8.7%	20.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	56	100.0%	\$348	100.0%	100.0%	27	100.0%	100.0%	\$165	100.0%	100.0%	29	100.0%	100.0%	\$183	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	86.6%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	86.7%	\$0	0.0%	98.2%
	Upper	0	0.0%	\$0	0.0%	11.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	13.3%	\$0	0.0%	1.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	15	3.3%	\$1,392	3.7%	2.2%	10	3.8%	2.0%	\$983	4.6%	2.0%	5	2.7%	2.4%	\$409	2.5%	2.8%
	Middle	366	81.5%	\$29,023	76.8%	82.7%	215	82.1%	75.4%	\$16,534	77.5%	71.3%	151	80.7%	77.4%	\$12,489	75.8%	74.9%
	Upper	68	15.1%	\$7,389	19.5%	15.0%	37	14.1%	22.3%	\$3,804	17.8%	26.6%	31	16.6%	20.1%	\$3,585	21.7%	22.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	449	100.0%	\$37,804	100.0%	100.0%	262	100.0%	100.0%	\$21,321	100.0%	100.0%	187	100.0%	100.0%	\$16,483	100.0%	100.0%

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: AR Northwest AR

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	2.6%	\$238	0.9%	3.5%	3	2.7%	2.4%	\$107	1.0%	3.5%	7	2.6%	2.3%	\$131	0.8%	1.4%
	Middle	289	76.1%	\$21,091	80.4%	83.5%	82	74.5%	77.8%	\$8,604	80.5%	81.7%	207	76.7%	76.6%	\$12,487	80.3%	81.7%
	Upper	69	18.2%	\$4,590	17.5%	13.0%	21	19.1%	14.6%	\$1,842	17.2%	12.7%	48	17.8%	15.9%	\$2,748	17.7%	15.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	12	3.2%	\$325	1.2%		4	3.6%	5.2%	\$134	1.3%	2.1%	8	3.0%	5.2%	\$191	1.2%	1.1%
	Total	380	100.0%	\$26,244	100.0%	100.0%	110	100.0%	100.0%	\$10,687	100.0%	100.0%	270	100.0%	100.0%	\$15,557	100.0%	100.0%
SMALL FARM						Small Farms												
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	1.2%	\$130	1.6%	2.4%	1	2.2%	9.3%	\$130	2.6%	9.7%	0	0.0%	11.7%	\$0	0.0%	11.3%
	Middle	78	91.8%	\$7,339	91.2%	85.6%	41	89.1%	81.7%	\$4,424	90.0%	82.0%	37	94.9%	78.2%	\$2,915	93.0%	76.7%
	Upper	5	5.9%	\$485	6.0%	12.0%	4	8.7%	8.5%	\$363	7.4%	8.1%	1	2.6%	9.1%	\$122	3.9%	11.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	1	1.2%	\$97	1.2%		0	0.0%	0.5%	\$0	0.0%	0.1%	1	2.6%	1.0%	\$97	3.1%	0.7%
Total	85	100.0%	\$8,051	100.0%	100.0%	46	100.0%	100.0%	\$4,917	100.0%	100.0%	39	100.0%	100.0%	\$3,134	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans Assessment Area: AR Northwest AR

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income	2010			2011								
		Count		Dollar			Count	Dollar		Count	Dollar		Agg					
		#	%	\$(000s)	\$ %	%	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	\$ %	\$ %
HOME PURCHASE	Low	12	11.0%	\$820	7.0%	17.8%	5	9.3%	8.2%	\$334	6.1%	4.7%	7	12.7%	6.4%	\$486	7.7%	4.0%
	Moderate	25	22.9%	\$1,976	16.8%	17.7%	14	25.9%	21.9%	\$1,111	20.3%	17.1%	11	20.0%	15.3%	\$865	13.7%	12.4%
	Middle	28	25.7%	\$2,916	24.8%	22.3%	17	31.5%	23.9%	\$1,735	31.7%	22.6%	11	20.0%	16.3%	\$1,181	18.7%	15.3%
	Upper	44	40.4%	\$6,068	51.5%	42.2%	18	33.3%	35.3%	\$2,297	41.9%	43.8%	26	47.3%	29.1%	\$3,771	59.8%	36.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.7%	\$0	0.0%	11.8%	0	0.0%	33.0%	\$0	0.0%	32.2%
	Total	109	100.0%	\$11,780	100.0%	100.0%	54	100.0%	100.0%	\$5,477	100.0%	100.0%	55	100.0%	100.0%	\$6,303	100.0%	100.0%
REFINANCE	Low	21	7.4%	\$706	2.7%	17.8%	18	9.9%	4.4%	\$620	4.0%	1.9%	3	2.9%	2.7%	\$86	0.9%	1.1%
	Moderate	48	16.9%	\$2,892	11.3%	17.7%	32	17.7%	10.3%	\$2,040	13.0%	6.9%	16	15.5%	9.0%	\$852	8.5%	5.7%
	Middle	69	24.3%	\$4,883	19.0%	22.3%	43	23.8%	19.0%	\$3,118	19.9%	15.0%	26	25.2%	12.6%	\$1,765	17.7%	9.6%
	Upper	143	50.4%	\$16,774	65.3%	42.2%	86	47.5%	45.0%	\$9,651	61.6%	52.9%	57	55.3%	32.3%	\$7,123	71.3%	39.7%
	Unknown	3	1.1%	\$421	1.6%	0.0%	2	1.1%	21.3%	\$250	1.6%	23.3%	1	1.0%	43.5%	\$171	1.7%	43.9%
	Total	284	100.0%	\$25,676	100.0%	100.0%	181	100.0%	100.0%	\$15,679	100.0%	100.0%	103	100.0%	100.0%	\$9,997	100.0%	100.0%
HOME IMPROVEMENT	Low	9	16.1%	\$37	10.6%	17.8%	4	14.8%	9.7%	\$21	12.7%	3.4%	5	17.2%	5.5%	\$16	8.7%	1.8%
	Moderate	12	21.4%	\$81	23.3%	17.7%	4	14.8%	17.2%	\$44	26.7%	11.5%	8	27.6%	10.4%	\$37	20.2%	7.0%
	Middle	17	30.4%	\$101	29.0%	22.3%	10	37.0%	22.3%	\$50	30.3%	19.2%	7	24.1%	13.1%	\$51	27.9%	12.5%
	Upper	17	30.4%	\$106	30.5%	42.2%	9	33.3%	43.9%	\$50	30.3%	57.2%	8	27.6%	27.0%	\$56	30.6%	27.0%
	Unknown	1	1.8%	\$23	6.6%	0.0%	0	0.0%	6.9%	\$0	0.0%	8.7%	1	3.4%	43.9%	\$23	12.6%	51.7%
	Total	56	100.0%	\$348	100.0%	100.0%	27	100.0%	100.0%	\$165	100.0%	100.0%	29	100.0%	100.0%	\$183	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	42	9.4%	\$1,563	4.1%	17.8%	27	10.3%	6.2%	\$975	4.6%	3.0%	15	8.0%	4.4%	\$588	3.6%	2.3%
	Moderate	85	18.9%	\$4,949	13.1%	17.7%	50	19.1%	15.3%	\$3,195	15.0%	10.9%	35	18.7%	11.6%	\$1,754	10.6%	8.3%
	Middle	114	25.4%	\$7,900	20.9%	22.3%	70	26.7%	21.1%	\$4,903	23.0%	18.0%	44	23.5%	14.1%	\$2,997	18.2%	11.7%
	Upper	204	45.4%	\$22,948	60.7%	42.2%	113	43.1%	41.0%	\$11,998	56.3%	49.4%	91	48.7%	30.5%	\$10,950	66.4%	36.7%
	Unknown	4	0.9%	\$444	1.2%	0.0%	2	0.8%	16.3%	\$250	1.2%	18.7%	2	1.1%	39.3%	\$194	1.2%	41.0%
	Total	449	100.0%	\$37,804	100.0%	100.0%	262	100.0%	100.0%	\$21,321	100.0%	100.0%	187	100.0%	100.0%	\$16,483	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AR Northwest AR

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison											
		Bank				Total Businesses	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	%	Bank	Agg	Dollar	Agg	Bank	Agg	%	\$ (000s)	\$ %	\$ %		
Small Business Revenue	\$1 Million or Less	106	27.9%	\$9,477	36.1%	90.9%	60	54.5%	50.1%	\$5,072	47.5%	65.5%	46	17.0%	49.8%	\$4,405	28.3%	59.3%
	Over \$1 Million	48	12.6%	\$8,539	32.5%	4.4%	22	20.0%				26	9.6%					
	Total Rev. available	154	40.5%	\$18,016	68.6%	95.3%	82	74.5%				72	26.6%					
	Rev. Not Known	226	59.5%	\$8,228	31.4%	4.7%	28	25.5%				198	73.3%					
	Total	380	100.0%	\$26,244	100.0%	100.0%	110	100.0%				270	100.0%					
Small Business Loan Size	\$100,000 or Less	325	85.5%	\$9,143	34.8%		86	78.2%	92.6%	\$3,319	31.1%	42.4%	239	88.5%	92.0%	\$5,824	37.4%	35.1%
	\$100,001 - \$250,000	32	8.4%	\$5,569	21.2%		14	12.7%	4.2%	\$2,565	24.0%	20.2%	18	6.7%	4.5%	\$3,004	19.3%	18.7%
	\$250,001 - \$1 Million	23	6.1%	\$11,532	43.9%		10	9.1%	3.1%	\$4,803	44.9%	37.4%	13	4.8%	3.5%	\$6,729	43.3%	46.2%
	Total	380	100.0%	\$26,244	100.0%		110	100.0%	100.0%	\$10,687	100.0%	100.0%	270	100.0%	100.0%	\$15,557	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	68	80.0%	\$6,481	80.5%	Total Farms 98.8%	39	84.8%	88.1%	\$4,173	84.9%	87.8%	29	74.4%	90.9%	\$2,308	73.6%	86.5%
	Over \$1 Million	4	4.7%	\$597	7.4%	1.0%	3	6.5%				1	2.6%					
	Not Known	13	15.3%	\$973	12.1%	0.2%	4	8.7%				9	23.1%					
	Total	85	100.0%	\$8,051	100.0%	100.0%	46	100.0%				39	100.0%					
	\$100,000 or Less	59	69.4%	\$2,668	33.1%		30	65.2%	87.6%	\$1,477	30.0%	46.7%	29	74.4%	89.0%	\$1,191	38.0%	49.9%
\$100,001 - \$250,000	20	23.5%	\$3,310	41.1%		12	26.1%	9.3%	\$2,073	42.2%	32.5%	8	20.5%	8.1%	\$1,237	39.5%	27.7%	
\$250,001 - \$500,000	6	7.1%	\$2,073	25.7%		4	8.7%	3.1%	\$1,367	27.8%	20.7%	2	5.1%	2.9%	\$706	22.5%	22.4%	
Total	85	100.0%	\$8,051	100.0%		46	100.0%	100.0%	\$4,917	100.0%	100.0%	39	100.0%	100.0%	\$3,134	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

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Geographic Distribution of HMDA Loans

Assessment Area: FL Jacksonville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.6%	\$0	0.0%	0.3%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	30	5.8%	\$3,855	3.7%	16.3%	14	5.5%	11.7%	\$1,719	3.3%	8.1%	16	6.1%	10.9%	\$2,136	4.0%	7.5%
	Middle	296	57.1%	\$51,362	48.7%	54.5%	140	54.9%	56.6%	\$23,988	46.1%	50.7%	156	59.3%	57.1%	\$27,374	51.2%	51.6%
	Upper	192	37.1%	\$50,308	47.7%	27.1%	101	39.6%	31.0%	\$26,350	50.6%	40.9%	91	34.6%	31.6%	\$23,958	44.8%	40.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	518	100.0%	\$105,525	100.0%	100.0%	255	100.0%	100.0%	\$52,057	100.0%	100.0%	263	100.0%	100.0%	\$53,468	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	23	5.7%	\$5,296	4.5%	16.3%	15	6.0%	8.1%	\$3,326	4.7%	5.8%	8	5.1%	7.8%	\$1,970	4.1%	5.8%
	Middle	161	39.8%	\$41,332	35.0%	54.5%	91	36.7%	49.0%	\$23,898	34.0%	44.5%	70	44.6%	49.8%	\$17,434	36.4%	44.4%
	Upper	221	54.6%	\$71,612	60.6%	27.1%	142	57.3%	42.7%	\$43,083	61.3%	49.6%	79	50.3%	42.2%	\$28,529	59.5%	49.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	405	100.0%	\$118,240	100.0%	100.0%	248	100.0%	100.0%	\$70,307	100.0%	100.0%	157	100.0%	100.0%	\$47,933	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.5%	\$0	0.0%	0.1%	0	0.0%	1.3%	\$0	0.0%	0.4%
	Moderate	13	27.7%	\$61	16.8%	16.3%	7	29.2%	12.0%	\$33	15.8%	7.7%	6	26.1%	11.8%	\$28	18.2%	7.8%
	Middle	22	46.8%	\$169	46.6%	54.5%	9	37.5%	56.2%	\$68	32.5%	46.3%	13	56.5%	55.0%	\$101	65.6%	47.4%
	Upper	12	25.5%	\$133	36.6%	27.1%	8	33.3%	31.3%	\$108	51.7%	45.9%	4	17.4%	32.0%	\$25	16.2%	44.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	47	100.0%	\$363	100.0%	100.0%	24	100.0%	100.0%	\$209	100.0%	100.0%	23	100.0%	100.0%	\$154	100.0%	100.0%
MULTI FAMILY	Multi-Family Units					Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	21.2%	0	0.0%	22.7%	\$0	0.0%	42.3%	0	0.0%	32.1%	\$0	0.0%	9.1%
	Middle	0	0.0%	\$0	0.0%	52.8%	0	0.0%	68.2%	\$0	0.0%	55.2%	0	0.0%	53.6%	\$0	0.0%	44.1%
	Upper	0	0.0%	\$0	0.0%	20.9%	0	0.0%	9.1%	\$0	0.0%	2.5%	0	0.0%	14.3%	\$0	0.0%	46.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	66	6.8%	\$9,212	4.1%	16.3%	36	6.8%	10.1%	\$5,078	4.1%	8.2%	30	6.8%	9.6%	\$4,134	4.1%	6.7%
	Middle	479	49.4%	\$92,863	41.4%	54.5%	240	45.5%	53.1%	\$47,954	39.1%	47.8%	239	54.0%	53.8%	\$44,909	44.2%	48.0%
	Upper	425	43.8%	\$122,053	54.5%	27.1%	251	47.6%	36.4%	\$69,541	56.7%	43.8%	174	39.3%	36.3%	\$52,512	51.7%	45.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	970	100.0%	\$224,128	100.0%	100.0%	527	100.0%	100.0%	\$122,573	100.0%	100.0%	443	100.0%	100.0%	\$101,555	100.0%	100.0%

Originations & Purchases

Appendices

Geographic Distribution of Small Business & Small Farm Loans Assessment Area: FL Jacksonville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	127	5.3%	\$11,283	6.3%	3.3%	54	5.9%	2.9%	\$5,687	6.5%	5.1%	73	5.0%	3.2%	\$5,596	6.2%	4.3%
	Moderate	516	21.7%	\$44,230	24.8%	20.3%	197	21.5%	19.4%	\$22,174	25.3%	24.1%	319	21.9%	19.7%	\$22,056	24.3%	24.3%
	Middle	994	41.9%	\$68,769	38.6%	50.6%	389	42.4%	44.1%	\$33,656	38.4%	40.5%	605	41.5%	45.0%	\$35,113	38.7%	44.7%
	Upper	738	31.1%	\$54,057	30.3%	25.7%	277	30.2%	31.5%	\$26,072	29.8%	29.5%	461	31.6%	31.2%	\$27,985	30.8%	26.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	0.8%	0	0.0%	0.9%	\$0	0.0%	0.2%
	Total	2,375	100.0%	\$178,339	100.0%	100.0%	917	100.0%	100.0%	\$87,589	100.0%	100.0%	1,458	100.0%	100.0%	\$90,750	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	1.9%	\$0	0.0%	0.5%	0	0.0%	6.1%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	11.2%	0	0.0%	9.6%	\$0	0.0%	4.7%	0	0.0%	8.2%	\$0	0.0%	1.9%
	Middle	0	0.0%	\$0	0.0%	70.9%	0	0.0%	61.5%	\$0	0.0%	68.7%	0	0.0%	63.3%	\$0	0.0%	71.4%
	Upper	1	100.0%	\$1	100.0%	17.4%	0	0.0%	21.2%	\$0	0.0%	9.6%	1	100.0%	18.4%	\$1	100.0%	25.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.8%	\$0	0.0%	16.5%	0	0.0%	4.1%	\$0	0.0%	0.2%
Total	1	100.0%	\$1	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$1	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans

Assessment Area: FL Jacksonville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010						Bank & Aggregate Lending Comparison 2011					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %	Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	47	9.1%	\$4,426	4.2%	19.3%	20	7.8%	10.8%	\$1,852	3.6%	5.3%	27	10.3%	10.0%	\$2,574	4.8%	4.8%
	Moderate	117	22.6%	\$14,723	14.0%	18.5%	64	25.1%	24.9%	\$8,143	15.6%	18.9%	53	20.2%	23.0%	\$6,580	12.3%	16.6%
	Middle	122	23.6%	\$20,017	19.0%	23.0%	60	23.5%	22.1%	\$10,057	19.3%	22.1%	62	23.6%	19.8%	\$9,960	18.6%	18.9%
	Upper	227	43.8%	\$65,908	62.5%	39.2%	111	43.5%	28.2%	\$32,005	61.5%	41.9%	116	44.1%	30.4%	\$33,903	63.4%	44.8%
	Unknown	5	1.0%	\$451	0.4%	0.0%	0	0.0%	14.0%	\$0	0.0%	11.8%	5	1.9%	16.9%	\$451	0.8%	14.9%
	Total	518	100.0%	\$105,525	100.0%	100.0%	255	100.0%	100.0%	\$52,057	100.0%	100.0%	263	100.0%	100.0%	\$53,468	100.0%	100.0%
REFINANCE	Low	17	4.2%	\$2,332	2.0%	19.3%	7	2.8%	4.6%	\$802	1.1%	2.4%	10	6.4%	5.5%	\$1,530	3.2%	2.8%
	Moderate	52	12.8%	\$7,457	6.3%	18.5%	31	12.5%	13.5%	\$4,579	6.5%	9.1%	21	13.4%	11.5%	\$2,878	6.0%	7.5%
	Middle	58	14.3%	\$9,887	8.4%	23.0%	41	16.5%	18.2%	\$6,626	9.4%	14.8%	17	10.8%	15.7%	\$3,261	6.8%	12.5%
	Upper	245	60.5%	\$91,535	77.4%	39.2%	154	62.1%	41.3%	\$54,811	78.0%	51.7%	91	58.0%	38.4%	\$36,724	76.6%	49.6%
	Unknown	33	8.1%	\$7,029	5.9%	0.0%	15	6.0%	22.4%	\$3,489	5.0%	22.1%	18	11.5%	29.0%	\$3,540	7.4%	27.6%
	Total	405	100.0%	\$118,240	100.0%	100.0%	248	100.0%	100.0%	\$70,307	100.0%	100.0%	157	100.0%	100.0%	\$47,933	100.0%	100.0%
HOME IMPROVEMENT	Low	6	12.8%	\$29	8.0%	19.3%	2	8.3%	13.5%	\$12	5.7%	7.6%	4	17.4%	10.3%	\$17	11.0%	5.9%
	Moderate	10	21.3%	\$68	18.7%	18.5%	5	20.8%	22.6%	\$34	16.3%	16.4%	5	21.7%	21.7%	\$34	22.1%	12.9%
	Middle	9	19.1%	\$50	13.8%	23.0%	5	20.8%	25.5%	\$23	11.0%	22.3%	4	17.4%	24.7%	\$27	17.5%	20.7%
	Upper	22	46.8%	\$216	59.5%	39.2%	12	50.0%	35.5%	\$140	67.0%	49.2%	10	43.5%	37.9%	\$76	49.4%	52.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.9%	\$0	0.0%	4.5%	0	0.0%	5.4%	\$0	0.0%	8.1%
	Total	47	100.0%	\$363	100.0%	100.0%	24	100.0%	100.0%	\$209	100.0%	100.0%	23	100.0%	100.0%	\$154	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	70	7.2%	\$6,787	3.0%	19.3%	29	5.5%	8.0%	\$2,666	2.2%	3.7%	41	9.3%	8.0%	\$4,121	4.1%	3.7%
	Moderate	179	18.5%	\$22,248	9.9%	18.5%	100	19.0%	19.6%	\$12,756	10.4%	13.5%	79	17.8%	17.9%	\$9,492	9.3%	11.8%
	Middle	189	19.5%	\$29,954	13.4%	23.0%	106	20.1%	20.4%	\$16,706	13.6%	17.8%	83	18.7%	18.1%	\$13,248	13.0%	15.3%
	Upper	494	50.9%	\$157,659	70.3%	39.2%	277	52.6%	34.4%	\$86,956	70.9%	45.3%	217	49.0%	34.1%	\$70,703	69.6%	45.4%
	Unknown	38	3.9%	\$7,480	3.3%	0.0%	15	2.8%	17.6%	\$3,489	2.8%	19.7%	23	5.2%	22.0%	\$3,991	3.9%	23.7%
	Total	970	100.0%	\$224,128	100.0%	100.0%	527	100.0%	100.0%	\$122,573	100.0%	100.0%	443	100.0%	100.0%	\$101,555	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Jacksonville

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Count		Dollar		Count			Dollar					
		#	%	\$ (000s)	\$ %	%	Bank #	Bank %	Agg %	\$ 000s	\$ %	\$ %	Bank #	Bank %	Agg %	\$ 000s	\$ %	\$ %	
Small Business Revenue	\$1 Million or Less	914	38.5%	\$68,972	38.7%	90.3%	544	59.3%	31.9%	\$37,954	43.3%	36.4%	370	25.4%	42.4%	\$31,018	34.2%	33.0%	
	Over \$1 Million	432	18.2%	\$77,656	43.5%	5.2%	228	24.9%					204	14.0%					
	Total Rev. available	1,346	56.7%	\$146,628	82.2%	95.5%	772	84.2%					574	39.4%					
	Rev. Not Known	1,029	43.3%	\$31,711	17.8%	4.5%	145	15.8%					884	60.6%					
	Total	2,375	100.0%	\$178,339	100.0%	100.0%	917	100.0%					1,458	100.0%					
Small Business Loan Size	\$100,000 or Less	2,072	87.2%	\$79,987	44.9%		771	84.1%	94.0%	\$38,709	44.2%	37.4%	1,301	89.2%	94.3%	\$41,278	45.5%	39.3%	
	\$100,001 - \$250,000	159	6.7%	\$27,472	15.4%		76	8.3%	2.8%	\$13,508	15.4%	13.8%	83	5.7%	2.8%	\$13,964	15.4%	14.4%	
	\$250,001 - \$1 Million	144	6.1%	\$70,880	39.7%		70	7.6%	3.2%	\$35,372	40.4%	48.8%	74	5.1%	2.9%	\$35,508	39.1%	46.3%	
	Total	2,375	100.0%	\$178,339	100.0%		917	100.0%	100.0%	\$87,589	100.0%	100.0%	1,458	100.0%	100.0%	\$90,750	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	93.4%	0	0.0%	76.9%	\$0	0.0%	84.4%	0	0.0%	46.9%	\$0	0.0%	52.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.9%	0	0.0%					0	0.0%				
		Not Known	1	100.0%	\$1	100.0%	1.7%	0	0.0%					1	100.0%				
	Total	1	100.0%	\$1	100.0%	100.0%	0	0.0%					1	100.0%					
	Loan Size	\$100,000 or Less	1	100.0%	\$1	100.0%		0	0.0%	98.1%	\$0	0.0%	78.5%	1	100.0%	87.8%	\$1	100.0%	49.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	21.5%	0	0.0%	10.2%	\$0	0.0%	37.9%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	12.8%	
Total	1	100.0%	\$1	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$1	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: FL Orlando

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Bank		Agg		Bank		Agg		
		#	%	\$ (000s)	%	#				%	%	\$ (000s)	%	%	#	%	%	\$ (000s)
HOME PURCHASE	Low	2	0.2%	\$151	0.1%	0.6%	2	0.5%	0.1%	\$151	0.2%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	103	12.4%	\$11,062	7.3%	17.9%	57	13.6%	12.3%	\$6,096	8.0%	8.6%	46	11.1%	11.8%	\$4,966	6.7%	8.7%
	Middle	405	48.7%	\$54,286	36.0%	49.9%	201	48.0%	53.0%	\$28,049	36.6%	46.5%	204	49.4%	51.4%	\$26,237	35.2%	44.4%
	Upper	322	38.7%	\$85,496	56.6%	31.5%	159	37.9%	34.6%	\$42,253	55.2%	44.8%	163	39.5%	36.6%	\$43,243	58.1%	46.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	832	100.0%	\$150,995	100.0%	100.0%	419	100.0%	100.0%	\$76,549	100.0%	100.0%	413	100.0%	100.0%	\$74,446	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	23	5.0%	\$2,158	2.3%	17.9%	16	6.1%	7.4%	\$1,518	2.9%	5.3%	7	3.5%	7.7%	\$640	1.6%	5.5%
	Middle	183	39.5%	\$29,792	31.9%	49.9%	105	39.9%	42.3%	\$18,295	34.5%	36.8%	78	39.0%	42.0%	\$11,497	28.5%	35.9%
	Upper	257	55.5%	\$61,425	65.8%	31.5%	142	54.0%	50.1%	\$33,211	62.6%	57.8%	115	57.5%	50.2%	\$28,214	69.9%	58.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	463	100.0%	\$93,375	100.0%	100.0%	263	100.0%	100.0%	\$53,024	100.0%	100.0%	200	100.0%	100.0%	\$40,351	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.4%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	18	16.7%	\$317	13.8%	17.9%	2	6.3%	15.2%	\$57	6.1%	6.4%	16	21.1%	23.7%	\$260	19.0%	6.7%
	Middle	52	48.1%	\$1,084	47.1%	49.9%	16	50.0%	50.2%	\$519	55.9%	39.5%	36	47.4%	45.5%	\$565	41.2%	40.1%
	Upper	38	35.2%	\$899	39.1%	31.5%	14	43.8%	34.1%	\$352	37.9%	53.7%	24	31.6%	30.6%	\$547	39.9%	53.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	108	100.0%	\$2,300	100.0%	100.0%	32	100.0%	100.0%	\$928	100.0%	100.0%	76	100.0%	100.0%	\$1,372	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	30.4%	0	0.0%	25.8%	\$0	0.0%	9.0%	0	0.0%	45.8%	\$0	0.0%	29.4%
	Middle	0	0.0%	\$0	0.0%	49.9%	0	0.0%	61.3%	\$0	0.0%	85.5%	0	0.0%	31.3%	\$0	0.0%	31.2%
	Upper	0	0.0%	\$0	0.0%	17.2%	0	0.0%	12.9%	\$0	0.0%	5.4%	0	0.0%	22.9%	\$0	0.0%	39.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	0.1%	\$151	0.1%	0.6%	2	0.3%	0.1%	\$151	0.1%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	144	10.3%	\$13,537	5.5%	17.9%	75	10.5%	10.5%	\$7,671	5.9%	7.3%	69	10.0%	10.6%	\$5,866	5.0%	8.3%
	Middle	640	45.6%	\$85,162	34.5%	49.9%	322	45.1%	49.0%	\$46,863	35.9%	43.8%	318	46.2%	47.9%	\$38,299	33.0%	40.7%
	Upper	617	44.0%	\$147,820	59.9%	31.5%	315	44.1%	40.3%	\$75,816	58.1%	48.8%	302	43.8%	41.4%	\$72,004	62.0%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,403	100.0%	\$246,670	100.0%	100.0%	714	100.0%	100.0%	\$130,501	100.0%	100.0%	689	100.0%	100.0%	\$116,169	100.0%	100.0%

Originations & Purchases

Appendices

Geographic Distribution of Small Business & Small Farm Loans Assessment Area: FL Orlando

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2010, 2011					2010					2011							
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	
SMALL BUSINESSES	Low	74	1.5%	\$6,622	1.9%	1.4%	28	1.4%	1.4%	\$3,120	1.8%	2.4%	46	1.5%	1.3%	\$3,502	1.9%	2.3%	
	Moderate	807	15.9%	\$64,049	18.0%	19.0%	306	15.8%	15.5%	\$32,332	18.5%	19.8%	501	15.9%	16.1%	\$31,717	17.6%	20.2%	
	Middle	2,167	42.7%	\$146,509	41.3%	47.3%	821	42.5%	42.4%	\$68,966	39.5%	41.8%	1,346	42.8%	43.5%	\$77,543	43.0%	43.6%	
	Upper	2,026	39.9%	\$137,841	38.8%	32.3%	777	40.2%	38.6%	\$70,186	40.2%	34.5%	1,249	39.8%	37.6%	\$67,655	37.5%	33.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	1.6%	0	0.0%	1.5%	\$0	0.0%	0.4%	
	Total	5,074	100.0%	\$355,021	100.0%	100.0%	1,932	100.0%	100.0%	\$174,604	100.0%	100.0%	3,142	100.0%	100.0%	\$180,417	100.0%	100.0%	
SMALL FARM		Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	1	12.5%	\$30	5.0%	19.1%	0	0.0%	11.7%	\$0	0.0%	7.7%	1	14.3%	8.6%	\$30	24.0%	6.0%	
	Middle	2	25.0%	\$37	6.2%	59.3%	0	0.0%	60.4%	\$0	0.0%	48.0%	2	28.6%	62.9%	\$37	29.6%	75.2%	
	Upper	5	62.5%	\$534	88.9%	21.3%	1	100.0%	22.5%	\$476	100.0%	43.6%	4	57.1%	24.3%	\$58	46.4%	18.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.4%	\$0	0.0%	0.7%	0	0.0%	4.3%	\$0	0.0%	0.4%	
Total	8	100.0%	\$601	100.0%	100.0%	1	100.0%	100.0%	\$476	100.0%	100.0%	7	100.0%	100.0%	\$125	100.0%	100.0%		

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans

Assessment Area: FL Orlando

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income	2010					2011						
		Count		Dollar			Count	Dollar		Count	Dollar		Count	Dollar				
		#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	93	11.2%	\$7,470	4.9%	18.7%	49	11.7%	9.9%	\$3,968	5.2%	5.0%	44	10.7%	7.7%	\$3,502	4.7%	3.7%
	Moderate	206	24.8%	\$22,757	15.1%	18.8%	120	28.6%	25.1%	\$13,852	18.1%	18.9%	86	20.8%	20.4%	\$8,905	12.0%	14.3%
	Middle	140	16.8%	\$19,113	12.7%	22.7%	74	17.7%	22.1%	\$10,117	13.2%	21.0%	66	16.0%	20.0%	\$8,996	12.1%	17.7%
	Upper	380	45.7%	\$98,477	65.2%	39.9%	176	42.0%	32.0%	\$48,612	63.5%	45.0%	204	49.4%	37.2%	\$49,865	67.0%	49.8%
	Unknown	13	1.6%	\$3,178	2.1%	0.0%	0	0.0%	10.9%	\$0	0.0%	10.0%	13	3.1%	14.6%	\$3,178	4.3%	14.4%
	<i>Total</i>	<i>832</i>	<i>100.0%</i>	<i>\$150,995</i>	<i>100.0%</i>	<i>100.0%</i>	<i>419</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$76,549</i>	<i>100.0%</i>	<i>100.0%</i>	<i>413</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$74,446</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	25	5.4%	\$1,906	2.0%	18.7%	16	6.1%	4.8%	\$1,254	2.4%	2.6%	9	4.5%	4.3%	\$652	1.6%	2.2%
	Moderate	62	13.4%	\$6,004	6.4%	18.8%	40	15.2%	11.9%	\$3,868	7.3%	7.6%	22	11.0%	9.4%	\$2,136	5.3%	5.7%
	Middle	86	18.6%	\$10,774	11.5%	22.7%	54	20.5%	17.6%	\$7,809	14.7%	14.2%	32	16.0%	14.5%	\$2,965	7.3%	10.8%
	Upper	272	58.7%	\$70,834	75.9%	39.9%	147	55.9%	44.1%	\$38,781	73.1%	54.2%	125	62.5%	44.8%	\$32,053	79.4%	55.8%
	Unknown	18	3.9%	\$3,857	4.1%	0.0%	6	2.3%	21.5%	\$1,312	2.5%	21.5%	12	6.0%	27.1%	\$2,545	6.3%	25.6%
	<i>Total</i>	<i>463</i>	<i>100.0%</i>	<i>\$93,375</i>	<i>100.0%</i>	<i>100.0%</i>	<i>263</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$53,024</i>	<i>100.0%</i>	<i>100.0%</i>	<i>200</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$40,351</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	6	5.6%	\$120	5.2%	18.7%	3	9.4%	16.7%	\$108	11.6%	4.9%	3	3.9%	14.3%	\$12	0.9%	3.0%
	Moderate	17	15.7%	\$117	5.1%	18.8%	6	18.8%	20.2%	\$36	3.9%	11.9%	11	14.5%	20.0%	\$81	5.9%	11.4%
	Middle	17	15.7%	\$294	12.8%	22.7%	5	15.6%	22.1%	\$118	12.7%	18.3%	12	15.8%	22.5%	\$176	12.8%	15.7%
	Upper	66	61.1%	\$1,698	73.8%	39.9%	17	53.1%	36.9%	\$615	66.3%	58.8%	49	64.5%	37.8%	\$1,083	78.9%	54.3%
	Unknown	2	1.9%	\$71	3.1%	0.0%	1	3.1%	4.1%	\$51	5.5%	6.1%	1	1.3%	5.5%	\$20	1.5%	15.6%
	<i>Total</i>	<i>108</i>	<i>100.0%</i>	<i>\$2,300</i>	<i>100.0%</i>	<i>100.0%</i>	<i>32</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$928</i>	<i>100.0%</i>	<i>100.0%</i>	<i>76</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,372</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	124	8.8%	\$9,496	3.8%	18.7%	68	9.5%	8.1%	\$5,330	4.1%	3.9%	56	8.1%	6.6%	\$4,166	3.6%	3.0%
	Moderate	285	20.3%	\$28,878	11.7%	18.8%	166	23.2%	20.2%	\$17,756	13.6%	13.9%	119	17.3%	16.4%	\$11,122	9.6%	10.5%
	Middle	243	17.3%	\$30,181	12.2%	22.7%	133	18.6%	20.5%	\$18,044	13.8%	17.7%	110	16.0%	18.0%	\$12,137	10.4%	14.5%
	Upper	718	51.2%	\$171,009	69.3%	39.9%	340	47.6%	36.5%	\$88,008	67.4%	47.3%	378	54.9%	39.9%	\$83,001	71.4%	50.2%
	Unknown	33	2.4%	\$7,106	2.9%	0.0%	7	1.0%	14.7%	\$1,363	1.0%	17.1%	26	3.8%	19.0%	\$5,743	4.9%	21.9%
	<i>Total</i>	<i>1,403</i>	<i>100.0%</i>	<i>\$246,670</i>	<i>100.0%</i>	<i>100.0%</i>	<i>714</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$130,501</i>	<i>100.0%</i>	<i>100.0%</i>	<i>689</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$116,169</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Orlando

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison													
		Bank				Total Businesses	2010			2011										
		Count		Dollar			Bank	Agg	Dollar	Count			Dollar							
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %
Small Business	Revenue	\$1 Million or Less	1,926	38.0%	\$141,329	39.8%	91.0%	1,068	55.3%	28.2%	\$78,373	44.9%	33.7%	858	27.3%	41.5%	\$62,956	34.9%	31.7%	
		Over \$1 Million	1,012	19.9%	\$147,108	41.4%	4.9%	562	29.1%					450	14.3%					
		Total Rev. available	2,938	57.9%	\$288,437	81.2%	95.9%	1,630	84.4%					1,308	41.6%					
		Rev. Not Known	2,136	42.1%	\$66,584	18.8%	4.1%	302	15.6%					1,834	58.4%					
		Total	5,074	100.0%	\$355,021	100.0%	100.0%	1,932	100.0%					3,142	100.0%					
Small Business	Loan Size	\$100,000 or Less	4,479	88.3%	\$168,944	47.6%		1,632	84.5%	94.5%	\$80,143	45.9%	36.7%	2,847	90.6%	95.6%	\$88,801	49.2%	41.5%	
		\$100,001 - \$250,000	345	6.8%	\$61,309	17.3%		184	9.5%	2.7%	\$32,854	18.8%	14.8%	161	5.1%	2.1%	\$28,455	15.8%	13.7%	
		\$250,001 - \$1 Million	250	4.9%	\$124,768	35.1%		116	6.0%	2.8%	\$61,607	35.3%	48.6%	134	4.3%	2.3%	\$63,161	35.0%	44.8%	
		Total	5,074	100.0%	\$355,021	100.0%		1,932	100.0%	100.0%	\$174,604	100.0%	100.0%	3,142	100.0%	100.0%	\$180,417	100.0%	100.0%	
Small Farm	Revenue	\$1 Million or Less	5	62.5%	\$578	96.2%	Total Farms	1	100.0%	77.5%	\$476	100.0%	62.6%	4	57.1%	57.1%	\$102	81.6%	41.4%	
		Over \$1 Million	0	0.0%	\$0	0.0%		0	0.0%					0	0.0%					
		Not Known	3	37.5%	\$23	3.8%		0	0.0%					3	42.9%					
		Total	8	100.0%	\$601	100.0%	100.0%	1	100.0%					7	100.0%					
	Small Farm	Loan Size	\$100,000 or Less	7	87.5%	\$125	20.8%		0	0.0%	91.9%	\$0	0.0%	22.7%	7	100.0%	91.4%	\$125	100.0%	40.7%
			\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	17.9%	0	0.0%	4.3%	\$0	0.0%	16.4%
			\$250,001 - \$500,000	1	12.5%	\$476	79.2%		1	100.0%	4.5%	\$476	100.0%	59.4%	0	0.0%	4.3%	\$0	0.0%	42.9%
	Total	8	100.0%	\$601	100.0%		1	100.0%	100.0%	\$476	100.0%	100.0%	7	100.0%	100.0%	\$125	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Bank		Agg	%	Count		Dollar		
		#	%	\$ (000s)	\$ %	#				%	\$ (000s)			\$ %	\$ %	#	%	%
HOME PURCHASE	Low	6	1.1%	\$461	0.6%	1.3%	4	1.6%	0.4%	\$381	1.0%	0.2%	2	0.7%	0.4%	\$80	0.2%	0.2%
	Moderate	64	11.9%	\$5,999	7.4%	16.2%	29	11.6%	7.7%	\$2,420	6.2%	5.1%	35	12.2%	6.9%	\$3,579	8.6%	4.7%
	Middle	294	54.6%	\$38,759	48.0%	56.9%	127	50.8%	62.1%	\$17,068	43.6%	60.9%	167	58.0%	60.3%	\$21,691	52.2%	57.6%
	Upper	174	32.3%	\$35,528	44.0%	25.6%	90	36.0%	29.8%	\$19,293	49.3%	33.9%	84	29.2%	32.4%	\$16,235	39.0%	37.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	538	100.0%	\$80,747	100.0%	100.0%	250	100.0%	100.0%	\$39,162	100.0%	100.0%	288	100.0%	100.0%	\$41,585	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	46	8.5%	\$6,027	6.6%	16.2%	25	8.1%	7.1%	\$3,903	7.2%	5.7%	21	8.9%	5.6%	\$2,124	5.7%	4.3%
	Middle	273	50.2%	\$40,204	43.9%	56.9%	157	51.1%	58.9%	\$25,269	46.8%	56.0%	116	48.9%	59.5%	\$14,935	39.8%	56.9%
	Upper	225	41.4%	\$45,308	49.5%	25.6%	125	40.7%	33.8%	\$24,836	46.0%	38.0%	100	42.2%	34.7%	\$20,472	54.5%	38.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	544	100.0%	\$91,539	100.0%	100.0%	307	100.0%	100.0%	\$54,008	100.0%	100.0%	237	100.0%	100.0%	\$37,531	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.6%	\$0	0.0%	0.1%	0	0.0%	0.7%	\$0	0.0%	0.1%
	Moderate	14	19.7%	\$82	12.1%	16.2%	6	19.4%	13.3%	\$24	8.4%	9.6%	8	20.0%	12.2%	\$58	14.9%	6.7%
	Middle	39	54.9%	\$414	61.2%	56.9%	19	61.3%	60.6%	\$220	76.9%	55.9%	20	50.0%	59.3%	\$194	49.7%	53.7%
	Upper	18	25.4%	\$180	26.6%	25.6%	6	19.4%	25.6%	\$42	14.7%	34.5%	12	30.0%	27.8%	\$138	35.4%	39.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	71	100.0%	\$676	100.0%	100.0%	31	100.0%	100.0%	\$286	100.0%	100.0%	40	100.0%	100.0%	\$390	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	3.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	20.0%	\$0	0.0%	3.2%	0	0.0%	22.2%	\$0	0.0%	19.0%
	Middle	0	0.0%	\$0	0.0%	60.5%	0	0.0%	80.0%	\$0	0.0%	96.8%	0	0.0%	66.7%	\$0	0.0%	73.0%
	Upper	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	11.1%	\$0	0.0%	8.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	0.5%	\$461	0.3%	1.3%	4	0.7%	0.3%	\$381	0.4%	0.2%	2	0.4%	0.3%	\$80	0.1%	0.1%
	Moderate	124	10.8%	\$12,108	7.0%	16.2%	60	10.2%	7.6%	\$6,347	6.8%	5.4%	64	11.3%	6.5%	\$5,761	7.2%	4.9%
	Middle	606	52.6%	\$79,377	45.9%	56.9%	303	51.5%	60.5%	\$42,557	45.5%	59.0%	303	53.6%	59.9%	\$36,820	46.3%	57.7%
	Upper	417	36.2%	\$81,016	46.8%	25.6%	221	37.6%	31.6%	\$44,171	47.3%	35.4%	196	34.7%	33.3%	\$36,845	46.3%	37.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,153	100.0%	\$172,962	100.0%	100.0%	588	100.0%	100.0%	\$93,456	100.0%	100.0%	565	100.0%	100.0%	\$79,506	100.0%	100.0%

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %		
SMALL BUSINESSES	Low	65	3.3%	\$3,338	2.9%	2.7%	23	3.4%	3.4%	\$1,904	3.3%	4.9%	42	3.3%	3.4%	\$1,434	2.6%	4.7%
	Moderate	387	19.6%	\$24,533	21.6%	19.8%	133	19.4%	23.1%	\$12,896	22.2%	31.4%	254	19.7%	22.1%	\$11,637	21.0%	35.2%
	Middle	924	46.9%	\$53,412	47.0%	51.9%	319	46.6%	44.3%	\$27,876	48.0%	40.7%	605	47.0%	44.8%	\$25,536	46.0%	38.3%
	Upper	596	30.2%	\$32,294	28.4%	25.6%	210	30.7%	27.5%	\$15,369	26.5%	22.2%	386	30.0%	28.4%	\$16,925	30.5%	21.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.8%	0	0.0%	1.2%	\$0	0.0%	0.2%
	Total	1,972	100.0%	\$113,577	100.0%	100.0%	685	100.0%	100.0%	\$58,045	100.0%	100.0%	1,287	100.0%	100.0%	\$55,532	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.6%	0	0.0%	11.1%	\$0	0.0%	3.0%	0	0.0%	8.3%	\$0	0.0%	4.9%
	Middle	6	75.0%	\$919	94.5%	73.7%	1	100.0%	63.0%	\$150	100.0%	47.3%	5	71.4%	75.0%	\$769	93.4%	80.7%
	Upper	2	25.0%	\$54	5.5%	14.7%	0	0.0%	22.2%	\$0	0.0%	46.8%	2	28.6%	16.7%	\$54	6.6%	14.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.7%	\$0	0.0%	2.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	8	100.0%	\$973	100.0%	100.0%	1	100.0%	100.0%	\$150	100.0%	100.0%	7	100.0%	100.0%	\$823	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: FL Pensacola

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income	2010			2011								
		Count		Dollar			Count	Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %	%	Bank	Agg	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	103	19.1%	\$7,050	8.7%	20.3%	46	18.4%	7.3%	\$3,289	8.4%	3.4%	57	19.8%	7.4%	\$3,761	9.0%	3.3%
	Moderate	140	26.0%	\$13,759	17.0%	17.8%	70	28.0%	16.5%	\$6,875	17.6%	11.4%	70	24.3%	17.3%	\$6,884	16.6%	11.9%
	Middle	85	15.8%	\$11,211	13.9%	22.0%	37	14.8%	24.4%	\$4,928	12.6%	23.0%	48	16.7%	23.4%	\$6,283	15.1%	21.8%
	Upper	206	38.3%	\$48,119	59.6%	39.9%	97	38.8%	33.6%	\$24,070	61.5%	44.7%	109	37.8%	35.5%	\$24,049	57.8%	48.0%
	Unknown	4	0.7%	\$608	0.8%	0.0%	0	0.0%	18.2%	\$0	0.0%	17.4%	4	1.4%	16.4%	\$608	1.5%	14.9%
	Total	538	100.0%	\$80,747	100.0%	100.0%	250	100.0%	100.0%	\$39,162	100.0%	100.0%	288	100.0%	100.0%	\$41,585	100.0%	100.0%
REFINANCE	Low	48	8.8%	\$3,641	4.0%	20.3%	27	8.8%	4.6%	\$1,928	3.6%	2.5%	21	8.9%	4.4%	\$1,713	4.6%	2.2%
	Moderate	95	17.5%	\$9,015	9.8%	17.8%	52	16.9%	11.7%	\$5,088	9.4%	7.4%	43	18.1%	10.9%	\$3,927	10.5%	6.8%
	Middle	123	22.6%	\$13,505	14.8%	22.0%	78	25.4%	17.5%	\$8,478	15.7%	13.7%	45	19.0%	16.8%	\$5,027	13.4%	13.0%
	Upper	270	49.6%	\$64,283	70.2%	39.9%	148	48.2%	39.3%	\$38,310	70.9%	46.6%	122	51.5%	37.8%	\$25,973	69.2%	46.2%
	Unknown	8	1.5%	\$1,095	1.2%	0.0%	2	0.7%	27.0%	\$204	0.4%	29.8%	6	2.5%	30.1%	\$891	2.4%	31.8%
	Total	544	100.0%	\$91,539	100.0%	100.0%	307	100.0%	100.0%	\$54,008	100.0%	100.0%	237	100.0%	100.0%	\$37,531	100.0%	100.0%
HOME IMPROVEMENT	Low	8	11.3%	\$36	5.3%	20.3%	4	12.9%	11.7%	\$17	5.9%	5.1%	4	10.0%	8.0%	\$19	4.9%	4.9%
	Moderate	18	25.4%	\$106	15.7%	17.8%	11	35.5%	18.9%	\$69	24.1%	16.0%	7	17.5%	15.4%	\$37	9.5%	9.2%
	Middle	20	28.2%	\$176	26.0%	22.0%	7	22.6%	27.5%	\$77	26.9%	24.7%	13	32.5%	23.7%	\$99	25.4%	17.9%
	Upper	23	32.4%	\$340	50.3%	39.9%	7	22.6%	37.8%	\$105	36.7%	50.8%	16	40.0%	42.7%	\$235	60.3%	54.4%
	Unknown	2	2.8%	\$18	2.7%	0.0%	2	6.5%	4.2%	\$18	6.3%	3.4%	0	0.0%	10.2%	\$0	0.0%	13.6%
	Total	71	100.0%	\$676	100.0%	100.0%	31	100.0%	100.0%	\$286	100.0%	100.0%	40	100.0%	100.0%	\$390	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	159	13.8%	\$10,727	6.2%	20.3%	77	13.1%	6.1%	\$5,234	5.6%	2.9%	82	14.5%	6.0%	\$5,493	6.9%	2.7%
	Moderate	253	21.9%	\$22,880	13.2%	17.8%	133	22.6%	14.2%	\$12,032	12.9%	9.2%	120	21.2%	14.2%	\$10,848	13.6%	9.2%
	Middle	228	19.8%	\$24,892	14.4%	22.0%	122	20.7%	21.0%	\$13,483	14.4%	18.0%	106	18.8%	20.3%	\$11,409	14.3%	17.2%
	Upper	499	43.3%	\$112,742	65.2%	39.9%	252	42.9%	36.5%	\$62,485	66.9%	45.0%	247	43.7%	36.7%	\$50,257	63.2%	46.0%
	Unknown	14	1.2%	\$1,721	1.0%	0.0%	4	0.7%	22.2%	\$222	0.2%	24.9%	10	1.8%	22.7%	\$1,499	1.9%	24.9%
	Total	1,153	100.0%	\$172,962	100.0%	100.0%	588	100.0%	100.0%	\$93,456	100.0%	100.0%	565	100.0%	100.0%	\$79,506	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Pensacola

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Count		Dollar		Count			Dollar					
		#	%	\$ (000s)	\$ %	%	Bank	Agg	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	600	30.4%	\$43,713	38.5%	92.0%	351	51.2%	38.1%	\$24,941	43.0%	43.5%	249	19.3%	39.7%	\$18,772	33.8%	42.4%
		Over \$1 Million	258	13.1%	\$42,667	37.6%	4.7%	152	22.2%				106	8.2%					
		Total Rev. available	858	43.5%	\$86,380	76.1%	96.7%	503	73.4%				355	27.5%					
		Rev. Not Known	1,114	56.5%	\$27,197	23.9%	3.4%	182	26.6%				932	72.4%					
		Total	1,972	100.0%	\$113,577	100.0%	100.0%	685	100.0%				1,287	100.0%					
Small Business	Loan Size	\$100,000 or Less	1,787	90.6%	\$55,164	48.6%		583	85.1%	87.9%	\$24,537	42.3%	29.1%	1,204	93.6%	91.0%	\$30,627	55.2%	33.0%
		\$100,001 - \$250,000	105	5.3%	\$18,860	16.6%		53	7.7%	6.4%	\$9,478	16.3%	20.4%	52	4.0%	4.8%	\$9,382	16.9%	19.0%
		\$250,001 - \$1 Million	80	4.1%	\$39,553	34.8%		49	7.2%	5.7%	\$24,030	41.4%	50.5%	31	2.4%	4.2%	\$15,523	28.0%	48.0%
		Total	1,972	100.0%	\$113,577	100.0%		685	100.0%	100.0%	\$58,045	100.0%	100.0%	1,287	100.0%	100.0%	\$55,532	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less	2	25.0%	\$192	19.7%	Total Farms	1	100.0%	74.1%	\$150	100.0%	45.0%	1	14.3%	41.7%	\$42	5.1%	30.3%
		Over \$1 Million	3	37.5%	\$716	73.6%	98.0%	0	0.0%				3	42.9%					
		Not Known	3	37.5%	\$65	6.7%	1.3%	0	0.0%				3	42.9%					
		Total	8	100.0%	\$973	100.0%	0.7%	1	100.0%				7	100.0%					
Small Farm	Loan Size	\$100,000 or Less	5	62.5%	\$207	21.3%		0	0.0%	85.2%	\$0	0.0%	14.7%	5	71.4%	75.0%	\$207	25.2%	20.9%
		\$100,001 - \$250,000	1	12.5%	\$150	15.4%		1	100.0%	11.1%	\$150	100.0%	56.4%	0	0.0%	16.7%	\$0	0.0%	48.4%
		\$250,001 - \$500,000	2	25.0%	\$616	63.3%		0	0.0%	3.7%	\$0	0.0%	28.9%	2	28.6%	8.3%	\$616	74.8%	30.7%
		Total	8	100.0%	\$973	100.0%		1	100.0%	100.0%	\$150	100.0%	100.0%	7	100.0%	100.0%	\$823	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Dollar		Count			Dollar			
		#	%	\$ (000s)	%	Bank				Agg	Bank	Agg	Bank	Agg	Bank	Agg	\$ (000s)	%
HOME PURCHASE	Low	9	0.7%	\$656	0.3%	0.8%	6	0.8%	0.3%	\$385	0.3%	0.2%	3	0.5%	0.3%	\$271	0.2%	0.2%
	Moderate	167	12.3%	\$18,414	7.1%	21.9%	91	11.5%	16.6%	\$9,795	6.5%	11.7%	76	13.3%	15.0%	\$8,619	7.8%	10.6%
	Middle	578	42.5%	\$90,224	34.6%	48.3%	352	44.6%	42.8%	\$55,880	37.3%	36.8%	226	39.5%	42.8%	\$34,344	31.1%	35.9%
	Upper	607	44.6%	\$151,274	58.1%	29.0%	340	43.1%	40.3%	\$83,930	56.0%	51.4%	267	46.7%	41.9%	\$67,344	60.9%	53.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,361	100.0%	\$260,568	100.0%	100.0%	789	100.0%	100.0%	\$149,990	100.0%	100.0%	572	100.0%	100.0%	\$110,578	100.0%	100.0%
REFINANCE	Low	1	0.1%	\$34	0.0%	0.8%	0	0.0%	0.2%	\$0	0.0%	0.1%	1	0.3%	0.2%	\$34	0.0%	0.1%
	Moderate	105	10.3%	\$11,597	5.3%	21.9%	59	9.5%	10.2%	\$6,136	4.8%	7.0%	46	11.6%	9.7%	\$5,461	6.0%	6.7%
	Middle	378	37.2%	\$63,942	29.3%	48.3%	245	39.4%	37.8%	\$41,279	32.4%	32.0%	133	33.7%	38.1%	\$22,663	24.9%	32.1%
	Upper	533	52.4%	\$142,878	65.4%	29.0%	318	51.1%	51.8%	\$80,094	62.8%	60.8%	215	54.4%	52.0%	\$62,784	69.0%	61.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,017	100.0%	\$218,451	100.0%	100.0%	622	100.0%	100.0%	\$127,509	100.0%	100.0%	395	100.0%	100.0%	\$90,942	100.0%	100.0%
HOME IMPROVEMENT	Low	1	0.6%	\$13	0.6%	0.8%	0	0.0%	0.5%	\$0	0.0%	0.2%	1	0.9%	0.5%	\$13	0.9%	0.1%
	Moderate	29	17.0%	\$390	18.5%	21.9%	7	11.5%	21.7%	\$65	9.6%	11.5%	22	20.0%	20.8%	\$325	22.7%	10.4%
	Middle	86	50.3%	\$907	43.0%	48.3%	33	54.1%	42.8%	\$402	59.6%	33.6%	53	48.2%	46.0%	\$505	35.2%	34.1%
	Upper	55	32.2%	\$798	37.9%	29.0%	21	34.4%	34.9%	\$207	30.7%	54.6%	34	30.9%	32.7%	\$591	41.2%	55.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	171	100.0%	\$2,108	100.0%	100.0%	61	100.0%	100.0%	\$674	100.0%	100.0%	110	100.0%	100.0%	\$1,434	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	4.3%	0	0.0%	1.5%	\$0	0.0%	0.6%	0	0.0%	4.1%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	32.3%	\$0	0.0%	33.3%	0	0.0%	16.3%	\$0	0.0%	20.9%
	Middle	0	0.0%	\$0	0.0%	49.2%	0	0.0%	43.1%	\$0	0.0%	29.8%	0	0.0%	50.0%	\$0	0.0%	43.0%
	Upper	0	0.0%	\$0	0.0%	27.6%	0	0.0%	23.1%	\$0	0.0%	36.2%	0	0.0%	29.6%	\$0	0.0%	35.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	11	0.4%	\$703	0.1%	0.8%	6	0.4%	0.3%	\$385	0.1%	0.2%	5	0.5%	0.3%	\$318	0.2%	0.2%
	Moderate	301	11.8%	\$30,401	6.3%	21.9%	157	10.7%	13.9%	\$15,996	5.8%	10.3%	144	13.4%	12.9%	\$14,405	7.1%	9.4%
	Middle	1,042	40.9%	\$155,073	32.2%	48.3%	630	42.8%	40.6%	\$97,561	35.1%	34.4%	412	38.3%	41.0%	\$57,512	28.3%	34.5%
	Upper	1,195	46.9%	\$294,950	61.3%	29.0%	679	46.1%	45.2%	\$164,231	59.0%	55.1%	516	47.9%	45.8%	\$130,719	64.4%	55.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2,549	100.0%	\$481,127	100.0%	100.0%	1,472	100.0%	100.0%	\$278,173	100.0%	100.0%	1,077	100.0%	100.0%	\$202,954	100.0%	100.0%

Originations & Purchases

Appendices

Geographic Distribution of Small Business & Small Farm Loans Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %		
SMALL BUSINESSES	Low	81	0.9%	\$6,554	1.2%	1.6%	34	1.0%	1.6%	\$2,416	0.9%	2.5%	47	0.9%	1.4%	\$4,138	1.5%	2.1%
	Moderate	1,855	20.9%	\$116,758	21.2%	23.5%	725	20.8%	20.8%	\$58,398	20.9%	27.4%	1,130	20.9%	20.6%	\$58,360	21.6%	25.0%
	Middle	3,945	44.4%	\$245,870	44.7%	43.8%	1,572	45.1%	40.9%	\$127,199	45.4%	40.7%	2,373	43.9%	41.1%	\$118,671	44.0%	42.7%
	Upper	3,006	33.8%	\$180,598	32.8%	31.2%	1,154	33.1%	35.2%	\$92,055	32.9%	28.7%	1,852	34.3%	35.9%	\$88,543	32.8%	29.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.8%	0	0.0%	1.0%	\$0	0.0%	0.4%
	Total	8,887	100.0%	\$549,780	100.0%	100.0%	3,485	100.0%	100.0%	\$280,068	100.0%	100.0%	5,402	100.0%	100.0%	\$269,712	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	1.4%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	5.3%	\$25	1.8%	21.4%	0	0.0%	25.7%	\$0	0.0%	38.5%	1	6.3%	11.3%	\$25	2.1%	25.5%
	Middle	8	42.1%	\$740	52.8%	54.3%	1	33.3%	41.2%	\$150	75.0%	41.9%	7	43.8%	46.1%	\$590	49.1%	41.8%
	Upper	10	52.6%	\$636	45.4%	24.2%	2	66.7%	28.4%	\$50	25.0%	18.5%	8	50.0%	40.0%	\$586	48.8%	32.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	1.1%	0	0.0%	2.6%	\$0	0.0%	0.4%
Total	19	100.0%	\$1,401	100.0%	100.0%	3	100.0%	100.0%	\$200	100.0%	100.0%	16	100.0%	100.0%	\$1,201	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank #	Agg %	Bank \$ (000s)	Agg %				
HOME PURCHASE	Low	134	9.8%	\$10,599	4.1%	18.8%	80	10.1%	8.4%	\$6,305	4.2%	4.0%	54	9.4%	6.1%	\$4,294	3.9%	2.7%
	Moderate	300	22.0%	\$31,145	12.0%	19.1%	176	22.3%	23.4%	\$19,136	12.8%	16.0%	124	21.7%	18.7%	\$12,009	10.9%	11.7%
	Middle	254	18.7%	\$32,739	12.6%	22.0%	162	20.5%	22.0%	\$22,142	14.8%	19.4%	92	16.1%	20.2%	\$10,597	9.6%	16.6%
	Upper	661	48.6%	\$184,393	70.8%	40.1%	371	47.0%	36.2%	\$102,407	68.3%	50.6%	290	50.7%	41.4%	\$81,986	74.1%	56.4%
	Unknown	12	0.9%	\$1,692	0.6%	0.0%	0	0.0%	10.0%	\$0	0.0%	10.0%	12	2.1%	13.7%	\$1,692	1.5%	12.6%
	Total	1,361	100.0%	\$260,568	100.0%	100.0%	789	100.0%	100.0%	\$149,990	100.0%	100.0%	572	100.0%	100.0%	\$110,578	100.0%	100.0%
REFINANCE	Low	66	6.5%	\$4,857	2.2%	18.8%	38	6.1%	4.7%	\$3,088	2.4%	2.3%	28	7.1%	3.5%	\$1,769	1.9%	1.6%
	Moderate	133	13.1%	\$13,002	6.0%	19.1%	96	15.4%	11.8%	\$9,228	7.2%	7.1%	37	9.4%	9.2%	\$3,774	4.1%	5.2%
	Middle	191	18.8%	\$24,461	11.2%	22.0%	121	19.5%	17.3%	\$15,274	12.0%	13.2%	70	17.7%	14.4%	\$9,187	10.1%	10.2%
	Upper	599	58.9%	\$169,942	77.8%	40.1%	351	56.4%	45.8%	\$96,065	75.3%	56.9%	248	62.8%	47.3%	\$73,877	81.2%	58.6%
	Unknown	28	2.8%	\$6,189	2.8%	0.0%	16	2.6%	20.5%	\$3,854	3.0%	20.5%	12	3.0%	25.7%	\$2,335	2.6%	24.4%
	Total	1,017	100.0%	\$218,451	100.0%	100.0%	622	100.0%	100.0%	\$127,509	100.0%	100.0%	395	100.0%	100.0%	\$90,942	100.0%	100.0%
HOME IMPROVEMENT	Low	27	15.8%	\$178	8.4%	18.8%	14	23.0%	16.1%	\$84	12.5%	5.3%	13	11.8%	13.4%	\$94	6.6%	3.2%
	Moderate	36	21.1%	\$351	16.7%	19.1%	13	21.3%	21.7%	\$94	13.9%	13.8%	23	20.9%	20.9%	\$257	17.9%	10.4%
	Middle	32	18.7%	\$270	12.8%	22.0%	12	19.7%	23.6%	\$112	16.6%	17.8%	20	18.2%	23.7%	\$158	11.0%	18.9%
	Upper	74	43.3%	\$1,247	59.2%	40.1%	22	36.1%	35.5%	\$384	57.0%	56.1%	52	47.3%	36.7%	\$863	60.2%	56.9%
	Unknown	2	1.2%	\$62	2.9%	0.0%	0	0.0%	3.1%	\$0	0.0%	7.0%	2	1.8%	5.3%	\$62	4.3%	10.7%
	Total	171	100.0%	\$2,108	100.0%	100.0%	61	100.0%	100.0%	\$674	100.0%	100.0%	110	100.0%	100.0%	\$1,434	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	227	8.9%	\$15,634	3.2%	18.8%	132	9.0%	6.9%	\$9,477	3.4%	3.1%	95	8.8%	5.2%	\$6,157	3.0%	2.1%
	Moderate	469	18.4%	\$44,498	9.2%	19.1%	285	19.4%	18.3%	\$28,458	10.2%	11.4%	184	17.1%	14.8%	\$16,040	7.9%	8.5%
	Middle	477	18.7%	\$57,470	11.9%	22.0%	295	20.0%	19.9%	\$37,528	13.5%	15.9%	182	16.9%	17.9%	\$19,942	9.8%	13.2%
	Upper	1,334	52.3%	\$355,582	73.9%	40.1%	744	50.5%	40.3%	\$198,856	71.5%	51.8%	590	54.8%	43.6%	\$156,726	77.2%	55.1%
	Unknown	42	1.6%	\$7,943	1.7%	0.0%	16	1.1%	14.5%	\$3,854	1.4%	17.7%	26	2.4%	18.5%	\$4,089	2.0%	21.1%
	Total	2,549	100.0%	\$481,127	100.0%	100.0%	1,472	100.0%	100.0%	\$278,173	100.0%	100.0%	1,077	100.0%	100.0%	\$202,954	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Tampa

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison											
		Bank				Total Businesses	2010			2011								
		Count		Dollar			Bank	Agg	Dollar	Count			Dollar					
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%
Small Business Revenue	\$1 Million or Less	3,168	35.6%	\$210,481	38.3%	90.3%	1,884	54.1%	31.7%	\$127,521	45.5%	33.3%	1,284	23.8%	42.2%	\$82,960	30.8%	31.5%
	Over \$1 Million	1,487	16.7%	\$212,466	38.6%	5.3%	858	24.6%					629	11.6%				
	Total Rev. available	4,655	52.3%	\$422,947	76.9%	95.6%	2,742	78.7%					1,913	35.4%				
	Rev. Not Known	4,232	47.6%	\$126,833	23.1%	4.3%	743	21.3%					3,489	64.6%				
	Total	8,887	100.0%	\$549,780	100.0%	100.0%	3,485	100.0%					5,402	100.0%				
Small Business Loan Size	\$100,000 or Less	8,065	90.8%	\$299,930	54.6%		3,038	87.2%	93.5%	\$144,603	51.6%	35.5%	5,027	93.1%	95.3%	\$155,327	57.6%	43.2%
	\$100,001 - \$250,000	474	5.3%	\$84,620	15.4%		263	7.5%	3.2%	\$47,100	16.8%	15.7%	211	3.9%	2.4%	\$37,520	13.9%	14.8%
	\$250,001 - \$1 Million	348	3.9%	\$165,230	30.1%		184	5.3%	3.3%	\$88,365	31.6%	48.8%	164	3.0%	2.3%	\$76,865	28.5%	42.0%
	Total	8,887	100.0%	\$549,780	100.0%		3,485	100.0%	100.0%	\$280,068	100.0%	100.0%	5,402	100.0%	100.0%	\$269,712	100.0%	100.0%
	Total Farms																	
Small Farm Revenue	\$1 Million or Less	10	52.6%	\$967	69.0%	93.6%	3	100.0%	71.6%	\$200	100.0%	66.6%	7	43.8%	53.0%	\$767	63.9%	49.8%
	Over \$1 Million	2	10.5%	\$300	21.4%	4.4%	0	0.0%				2	12.5%					
	Not Known	7	36.8%	\$134	9.6%	2.0%	0	0.0%				7	43.8%					
	Total	19	100.0%	\$1,401	100.0%	100.0%	3	100.0%				16	100.0%					
	Total Farms																	
Small Farm Loan Size	\$100,000 or Less	12	63.2%	\$301	21.5%		2	66.7%	91.9%	\$50	25.0%	32.5%	10	62.5%	91.3%	\$251	20.9%	56.3%
	\$100,001 - \$250,000	7	36.8%	\$1,100	78.5%		1	33.3%	4.7%	\$150	75.0%	25.2%	6	37.5%	7.8%	\$950	79.1%	35.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	42.3%	0	0.0%	0.9%	\$0	0.0%	8.6%
	Total	19	100.0%	\$1,401	100.0%		3	100.0%	100.0%	\$200	100.0%	100.0%	16	100.0%	100.0%	\$1,201	100.0%	100.0%
	Total Farms																	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Bank	Agg	Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	#			%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	15	1.2%	\$2,444	1.0%	2.5%	9	1.2%	2.3%	\$1,486	1.0%	1.9%	6	1.1%	2.1%	\$958	0.9%	1.6%
	Moderate	167	13.2%	\$16,152	6.6%	16.7%	98	13.6%	13.5%	\$10,143	7.0%	9.3%	69	12.7%	12.0%	\$6,009	5.9%	8.4%
	Middle	607	48.0%	\$91,811	37.3%	42.8%	344	47.7%	45.5%	\$52,265	36.2%	37.5%	263	48.4%	44.7%	\$39,546	39.0%	35.6%
	Upper	475	37.6%	\$135,525	55.1%	38.1%	270	37.4%	38.7%	\$80,550	55.8%	51.3%	205	37.8%	41.1%	\$54,975	54.2%	54.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,264	100.0%	\$245,932	100.0%	100.0%	721	100.0%	100.0%	\$144,444	100.0%	100.0%	543	100.0%	100.0%	\$101,488	100.0%	100.0%
REFINANCE	Low	25	1.1%	\$3,148	0.6%	2.5%	18	1.3%	1.2%	\$2,089	0.7%	1.0%	7	0.8%	1.1%	\$1,059	0.6%	0.9%
	Moderate	220	9.7%	\$28,709	5.8%	16.7%	144	10.1%	8.6%	\$18,182	5.8%	6.2%	76	9.1%	8.7%	\$10,527	6.0%	6.1%
	Middle	1,017	44.8%	\$172,853	35.2%	42.8%	628	43.9%	35.9%	\$109,628	34.8%	29.7%	389	46.5%	36.7%	\$63,225	35.9%	29.7%
	Upper	1,007	44.4%	\$286,207	58.3%	38.1%	642	44.8%	54.2%	\$184,704	58.7%	63.1%	365	43.6%	53.5%	\$101,503	57.6%	63.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2,269	100.0%	\$490,917	100.0%	100.0%	1,432	100.0%	100.0%	\$314,603	100.0%	100.0%	837	100.0%	100.0%	\$176,314	100.0%	100.0%
HOME IMPROVEMENT	Low	1	0.6%	\$8	0.4%	2.5%	1	1.4%	1.3%	\$8	1.1%	0.5%	0	0.0%	1.6%	\$0	0.0%	1.1%
	Moderate	39	21.5%	\$278	14.9%	16.7%	20	27.0%	14.2%	\$159	21.0%	7.4%	19	17.8%	14.8%	\$119	10.7%	6.7%
	Middle	100	55.2%	\$974	52.3%	42.8%	41	55.4%	37.4%	\$450	59.4%	23.4%	59	55.1%	39.6%	\$524	47.3%	26.3%
	Upper	41	22.7%	\$604	32.4%	38.1%	12	16.2%	47.1%	\$140	18.5%	68.7%	29	27.1%	44.0%	\$464	41.9%	65.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	181	100.0%	\$1,864	100.0%	100.0%	74	100.0%	100.0%	\$757	100.0%	100.0%	107	100.0%	100.0%	\$1,107	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	11.5%	0	0.0%	9.7%	\$0	0.0%	12.1%	0	0.0%	10.6%	\$0	0.0%	4.7%
	Moderate	0	0.0%	\$0	0.0%	30.9%	0	0.0%	34.3%	\$0	0.0%	33.6%	0	0.0%	36.2%	\$0	0.0%	20.4%
	Middle	0	0.0%	\$0	0.0%	31.1%	0	0.0%	31.3%	\$0	0.0%	26.2%	0	0.0%	33.3%	\$0	0.0%	31.1%
	Upper	0	0.0%	\$0	0.0%	26.5%	0	0.0%	24.6%	\$0	0.0%	28.1%	0	0.0%	19.9%	\$0	0.0%	43.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	41	1.1%	\$5,600	0.8%	2.5%	28	1.3%	1.7%	\$3,583	0.8%	1.6%	13	0.9%	1.5%	\$2,017	0.7%	1.3%
	Moderate	426	11.5%	\$45,139	6.1%	16.7%	262	11.8%	10.8%	\$28,484	6.2%	8.1%	164	11.0%	10.3%	\$16,655	6.0%	7.5%
	Middle	1,724	46.4%	\$265,638	36.0%	42.8%	1,013	45.5%	39.9%	\$162,343	35.3%	32.4%	711	47.8%	40.2%	\$103,295	37.0%	32.0%
	Upper	1,523	41.0%	\$422,336	57.2%	38.1%	924	41.5%	47.7%	\$265,394	57.7%	57.9%	599	40.3%	48.0%	\$156,942	56.3%	59.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3,714	100.0%	\$738,713	100.0%	100.0%	2,227	100.0%	100.0%	\$459,804	100.0%	100.0%	1,487	100.0%	100.0%	\$278,909	100.0%	100.0%

Originations & Purchases

Appendices

Geographic Distribution of Small Business & Small Farm Loans Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2010, 2011					2010					2011							
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	
SMALL BUSINESSES	Low	65	1.9%	\$11,757	2.9%	4.0%	20	2.0%	2.8%	\$4,976	2.5%	3.7%	45	1.8%	3.0%	\$6,781	3.3%	3.3%	
	Moderate	641	18.3%	\$86,031	21.2%	17.6%	198	19.4%	13.2%	\$42,063	20.9%	16.0%	443	17.9%	13.1%	\$43,968	21.5%	15.9%	
	Middle	1,476	42.2%	\$152,753	37.6%	39.6%	402	39.4%	34.9%	\$71,674	35.7%	36.2%	1,074	43.3%	34.8%	\$81,079	39.6%	35.0%	
	Upper	1,312	37.5%	\$155,239	38.2%	38.8%	400	39.2%	47.0%	\$82,183	40.9%	43.4%	912	36.8%	47.5%	\$73,056	35.6%	45.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	6	0.2%	\$91	0.0%		0	0.0%	2.1%	\$0	0.0%	0.8%	6	0.2%	1.5%	\$91	0.0%	0.3%	
	Total	3,500	100.0%	\$405,871	100.0%	100.0%	1,020	100.0%	100.0%	\$200,896	100.0%	100.0%	2,480	100.0%	100.0%	\$204,975	100.0%	100.0%	
SMALL FARM		Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	3.2%	\$0	0.0%	1.4%	0	0.0%	0.6%	\$0	0.0%	0.4%	
	Moderate	10	43.5%	\$1,202	58.9%	20.0%	5	50.0%	17.8%	\$699	56.0%	27.4%	5	38.5%	22.9%	\$503	63.4%	24.1%	
	Middle	8	34.8%	\$537	26.3%	47.6%	4	40.0%	49.7%	\$495	39.7%	36.1%	4	30.8%	49.4%	\$42	5.3%	46.3%	
	Upper	5	21.7%	\$302	14.8%	31.0%	1	10.0%	28.6%	\$54	4.3%	35.0%	4	30.8%	27.1%	\$248	31.3%	29.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.5%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	23	100.0%	\$2,041	100.0%	100.0%	10	100.0%	100.0%	\$1,248	100.0%	100.0%	13	100.0%	100.0%	\$793	100.0%	100.0%		

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans

Assessment Area: GA Atlanta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010						Bank & Aggregate Lending Comparison 2011					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count #	% %	Dollar \$ (000s) \$ %			Bank #	Agg %	%	Bank \$ (000s) \$ %		Agg %	%	Bank #	% %	Dollar \$ (000s) \$ %		Agg %
HOME PURCHASE	Low	246	19.5%	\$20,020	8.1%	19.6%	144	20.0%	18.0%	\$12,349	8.5%	9.4%	102	18.8%	15.0%	\$7,671	7.6%	7.3%
	Moderate	284	22.5%	\$34,383	14.0%	17.8%	174	24.1%	26.3%	\$21,722	15.0%	19.7%	110	20.3%	21.8%	\$12,661	12.5%	15.3%
	Middle	243	19.2%	\$36,410	14.8%	22.1%	135	18.7%	19.0%	\$20,866	14.4%	19.0%	108	19.9%	17.8%	\$15,544	15.3%	16.6%
	Upper	481	38.1%	\$153,476	62.4%	40.5%	268	37.2%	27.7%	\$89,507	62.0%	43.9%	213	39.2%	31.7%	\$63,969	63.0%	48.7%
	Unknown	10	0.8%	\$1,643	0.7%	0.0%	0	0.0%	8.9%	\$0	0.0%	8.0%	10	1.8%	13.6%	\$1,643	1.6%	12.1%
	Total	1,264	100.0%	\$245,932	100.0%	100.0%	721	100.0%	100.0%	\$144,444	100.0%	100.0%	543	100.0%	100.0%	\$101,488	100.0%	100.0%
REFINANCE	Low	238	10.5%	\$22,002	4.5%	19.6%	153	10.7%	5.2%	\$15,037	4.8%	2.7%	85	10.2%	4.9%	\$6,965	4.0%	2.5%
	Moderate	378	16.7%	\$44,767	9.1%	17.8%	256	17.9%	13.1%	\$30,141	9.6%	8.6%	122	14.6%	9.9%	\$14,626	8.3%	6.4%
	Middle	484	21.3%	\$73,178	14.9%	22.1%	311	21.7%	18.6%	\$48,531	15.4%	15.4%	173	20.7%	15.1%	\$24,647	14.0%	12.0%
	Upper	1,125	49.6%	\$342,313	69.7%	40.5%	698	48.7%	44.2%	\$218,455	69.4%	56.3%	427	51.0%	45.9%	\$123,858	70.2%	58.5%
	Unknown	44	1.9%	\$8,657	1.8%	0.0%	14	1.0%	18.8%	\$2,439	0.8%	17.0%	30	3.6%	24.2%	\$6,218	3.5%	20.7%
	Total	2,269	100.0%	\$490,917	100.0%	100.0%	1,432	100.0%	100.0%	\$314,603	100.0%	100.0%	837	100.0%	100.0%	\$176,314	100.0%	100.0%
HOME IMPROVEMENT	Low	45	24.9%	\$252	13.5%	19.6%	25	33.8%	12.4%	\$153	20.2%	4.1%	20	18.7%	12.3%	\$99	8.9%	3.9%
	Moderate	47	26.0%	\$283	15.2%	17.8%	20	27.0%	19.6%	\$140	18.5%	10.5%	27	25.2%	19.0%	\$143	12.9%	9.3%
	Middle	41	22.7%	\$465	24.9%	22.1%	16	21.6%	21.2%	\$285	37.6%	16.6%	25	23.4%	19.8%	\$180	16.3%	14.4%
	Upper	47	26.0%	\$856	45.9%	40.5%	13	17.6%	42.4%	\$179	23.6%	61.0%	34	31.8%	41.8%	\$677	61.2%	61.7%
	Unknown	1	0.6%	\$8	0.4%	0.0%	0	0.0%	4.4%	\$0	0.0%	7.8%	1	0.9%	7.1%	\$8	0.7%	10.6%
	Total	181	100.0%	\$1,864	100.0%	100.0%	74	100.0%	100.0%	\$757	100.0%	100.0%	107	100.0%	100.0%	\$1,107	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	529	14.2%	\$42,274	5.7%	19.6%	322	14.5%	10.6%	\$27,539	6.0%	5.1%	207	13.9%	9.4%	\$14,735	5.3%	4.3%
	Moderate	709	19.1%	\$79,433	10.8%	17.8%	450	20.2%	18.7%	\$52,003	11.3%	12.5%	259	17.4%	15.2%	\$27,430	9.8%	9.6%
	Middle	768	20.7%	\$110,053	14.9%	22.1%	462	20.7%	18.8%	\$69,682	15.2%	16.3%	306	20.6%	16.3%	\$40,371	14.5%	13.4%
	Upper	1,653	44.5%	\$496,645	67.2%	40.5%	979	44.0%	37.3%	\$308,141	67.0%	50.2%	674	45.3%	39.7%	\$188,504	67.6%	52.8%
	Unknown	55	1.5%	\$10,308	1.4%	0.0%	14	0.6%	14.5%	\$2,439	0.5%	15.9%	41	2.8%	19.4%	\$7,869	2.8%	20.0%
	Total	3,714	100.0%	\$738,713	100.0%	100.0%	2,227	100.0%	100.0%	\$459,804	100.0%	100.0%	1,487	100.0%	100.0%	\$278,909	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Atlanta

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Bank	Agg	Dollar	Count			Dollar						
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s
Small Business	Revenue	\$1 Million or Less	964	27.5%	\$128,186	31.6%	90.2%	494	48.4%	29.0%	\$68,176	33.9%	39.1%	470	19.0%	46.9%	\$60,010	29.3%	41.2%
		Over \$1 Million	786	22.5%	\$223,894	55.2%	5.2%	404	39.6%				382	15.4%					
		Total Rev. available	1,750	50.0%	\$352,080	86.8%	95.4%	898	88.0%				852	34.4%					
		Rev. Not Known	1,750	50.0%	\$53,791	13.3%	4.5%	122	12.0%				1,628	65.6%					
		Total	3,500	100.0%	\$405,871	100.0%	100.0%	1,020	100.0%				2,480	100.0%					
Small Business	Loan Size	\$100,000 or Less	2,641	75.5%	\$72,614	17.9%		586	57.5%	92.1%	\$24,554	12.2%	24.7%	2,055	82.9%	93.0%	\$48,060	23.4%	29.9%
		\$100,001 - \$250,000	367	10.5%	\$65,030	16.0%		173	17.0%	3.5%	\$30,516	15.2%	15.2%	194	7.8%	3.2%	\$34,514	16.8%	14.9%
		\$250,001 - \$1 Million	492	14.1%	\$268,227	66.1%		261	25.6%	4.4%	\$145,826	72.6%	60.1%	231	9.3%	3.8%	\$122,401	59.7%	55.2%
		Total	3,500	100.0%	\$405,871	100.0%		1,020	100.0%	100.0%	\$200,896	100.0%	100.0%	2,480	100.0%	100.0%	\$204,975	100.0%	100.0%
		Total Farms																	
Small Farm	Revenue	\$1 Million or Less	10	43.5%	\$1,783	87.4%	96.9%	7	70.0%	73.0%	\$1,120	89.7%	69.2%	3	23.1%	58.8%	\$663	83.6%	55.2%
		Over \$1 Million	2	8.7%	\$100	4.9%	1.7%	1	10.0%				1	7.7%					
		Not Known	11	47.8%	\$158	7.7%	1.3%	2	20.0%				9	69.2%					
		Total	23	100.0%	\$2,041	100.0%	100.0%	10	100.0%				13	100.0%					
		Total Farms																	
Small Farm	Loan Size	\$100,000 or Less	17	73.9%	\$470	23.0%		6	60.0%	89.2%	\$307	24.6%	31.9%	11	84.6%	81.2%	\$163	20.6%	28.8%
		\$100,001 - \$250,000	3	13.0%	\$507	24.8%		2	20.0%	4.9%	\$277	22.2%	15.5%	1	7.7%	11.2%	\$230	29.0%	29.5%
		\$250,001 - \$500,000	3	13.0%	\$1,064	52.1%		2	20.0%	5.9%	\$664	53.2%	52.6%	1	7.7%	7.6%	\$400	50.4%	41.7%
		Total	23	100.0%	\$2,041	100.0%		10	100.0%	100.0%	\$1,248	100.0%	100.0%	13	100.0%	100.0%	\$793	100.0%	100.0%
		Total Farms																	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: GA Northeast GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Dollar		Count			Dollar			
		#	%	\$ (000s)	\$ %	Bank				Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	65	80.2%	\$16,940	88.8%	74.6%	32	82.1%	53.8%	\$8,746	88.2%	54.1%	33	78.6%	59.9%	\$8,194	89.5%	57.5%
	Upper	16	19.8%	\$2,126	11.2%	25.4%	7	17.9%	45.8%	\$1,168	11.8%	45.8%	9	21.4%	40.0%	\$958	10.5%	42.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	81	100.0%	\$19,066	100.0%	100.0%	39	100.0%	100.0%	\$9,914	100.0%	100.0%	42	100.0%	100.0%	\$9,152	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	298	72.5%	\$54,091	76.5%	74.6%	166	70.6%	64.1%	\$24,830	70.4%	63.8%	132	75.0%	65.5%	\$29,261	82.5%	66.1%
	Upper	113	27.5%	\$16,616	23.5%	25.4%	69	29.4%	35.8%	\$10,417	29.6%	36.1%	44	25.0%	34.5%	\$6,199	17.5%	33.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	411	100.0%	\$70,707	100.0%	100.0%	235	100.0%	100.0%	\$35,247	100.0%	100.0%	176	100.0%	100.0%	\$35,460	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	59	78.7%	\$580	85.3%	74.6%	24	80.0%	67.9%	\$318	91.9%	74.2%	35	77.8%	69.2%	\$262	78.4%	59.9%
	Upper	16	21.3%	\$100	14.7%	25.4%	6	20.0%	32.1%	\$28	8.1%	25.8%	10	22.2%	30.8%	\$72	21.6%	40.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	75	100.0%	\$680	100.0%	100.0%	30	100.0%	100.0%	\$346	100.0%	100.0%	45	100.0%	100.0%	\$334	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	90.2%	0	0.0%	92.3%	\$0	0.0%	97.8%	0	0.0%	71.4%	\$0	0.0%	81.1%
	Upper	0	0.0%	\$0	0.0%	9.8%	0	0.0%	7.7%	\$0	0.0%	2.2%	0	0.0%	28.6%	\$0	0.0%	18.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	422	74.4%	\$71,611	79.2%	74.6%	222	73.0%	61.0%	\$33,894	74.5%	61.3%	200	76.0%	63.7%	\$37,717	83.9%	63.3%
	Upper	145	25.6%	\$18,842	20.8%	25.4%	82	27.0%	38.8%	\$11,613	25.5%	38.5%	63	24.0%	36.3%	\$7,229	16.1%	36.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	567	100.0%	\$90,453	100.0%	100.0%	304	100.0%	100.0%	\$45,507	100.0%	100.0%	263	100.0%	100.0%	\$44,946	100.0%	100.0%

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: GA Northeast GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	424	73.9%	\$32,498	77.6%	73.2%	115	84.6%	65.1%	\$15,586	90.2%	77.3%	309	70.5%	63.6%	\$16,912	68.8%	71.0%
	Upper	118	20.6%	\$8,851	21.1%	26.8%	19	14.0%	27.9%	\$1,633	9.4%	20.6%	99	22.6%	28.5%	\$7,218	29.4%	23.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	32	5.6%	\$507	1.2%		2	1.5%	7.0%	\$65	0.4%	2.1%	30	6.8%	7.9%	\$442	1.8%	5.3%
	Total	574	100.0%	\$41,856	100.0%	100.0%	136	100.0%	100.0%	\$17,284	100.0%	100.0%	438	100.0%	100.0%	\$24,572	100.0%	100.0%
SMALL FARM						Small Farms												
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	17	70.8%	\$1,359	63.6%	71.2%	2	50.0%	64.1%	\$594	56.5%	82.7%	15	75.0%	71.8%	\$765	70.6%	72.7%
	Upper	7	29.2%	\$777	36.4%	28.8%	2	50.0%	30.8%	\$458	43.5%	16.8%	5	25.0%	26.8%	\$319	29.4%	25.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.1%	\$0	0.0%	0.5%	0	0.0%	1.4%	\$0	0.0%	2.2%
Total	24	100.0%	\$2,136	100.0%	100.0%	4	100.0%	100.0%	\$1,052	100.0%	100.0%	20	100.0%	100.0%	\$1,084	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: GA Northeast GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010				2011							
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank #	Agg %	Bank \$ (000s)	Agg %	Bank \$ %	Agg %		
HOME PURCHASE	Low	2	2.5%	\$185	1.0%	15.7%	1	2.6%	4.4%	\$113	1.1%	2.3%	1	2.4%	4.6%	\$72	0.8%	2.3%
	Moderate	17	21.0%	\$1,319	6.9%	16.5%	6	15.4%	19.5%	\$476	4.8%	13.4%	11	26.2%	19.3%	\$843	9.2%	13.3%
	Middle	14	17.3%	\$1,556	8.2%	21.2%	9	23.1%	23.3%	\$1,070	10.8%	19.6%	5	11.9%	22.6%	\$486	5.3%	19.8%
	Upper	47	58.0%	\$15,947	83.6%	46.7%	23	59.0%	43.2%	\$8,255	83.3%	54.1%	24	57.1%	40.8%	\$7,692	84.0%	51.8%
	Unknown	1	1.2%	\$59	0.3%	0.0%	0	0.0%	9.6%	\$0	0.0%	10.6%	1	2.4%	12.7%	\$59	0.6%	12.8%
	Total	81	100.0%	\$19,066	100.0%	100.0%	39	100.0%	100.0%	\$9,914	100.0%	100.0%	42	100.0%	100.0%	\$9,152	100.0%	100.0%
REFINANCE	Low	37	9.0%	\$2,301	3.3%	15.7%	24	10.2%	4.8%	\$1,544	4.4%	2.5%	13	7.4%	5.0%	\$757	2.1%	2.0%
	Moderate	60	14.6%	\$4,961	7.0%	16.5%	40	17.0%	11.0%	\$2,900	8.2%	6.7%	20	11.4%	10.1%	\$2,061	5.8%	6.0%
	Middle	93	22.6%	\$10,628	15.0%	21.2%	61	26.0%	18.3%	\$6,901	19.6%	14.3%	32	18.2%	15.8%	\$3,727	10.5%	12.1%
	Upper	215	52.3%	\$51,961	73.5%	46.7%	110	46.8%	47.2%	\$23,902	67.8%	57.4%	105	59.7%	47.8%	\$28,059	79.1%	57.7%
	Unknown	6	1.5%	\$856	1.2%	0.0%	0	0.0%	18.6%	\$0	0.0%	19.1%	6	3.4%	21.4%	\$856	2.4%	22.2%
	Total	411	100.0%	\$70,707	100.0%	100.0%	235	100.0%	100.0%	\$35,247	100.0%	100.0%	176	100.0%	100.0%	\$35,460	100.0%	100.0%
HOME IMPROVEMENT	Low	9	12.0%	\$35	5.1%	15.7%	4	13.3%	15.8%	\$15	4.3%	6.7%	5	11.1%	12.1%	\$20	6.0%	3.0%
	Moderate	20	26.7%	\$93	13.7%	16.5%	12	40.0%	19.2%	\$59	17.1%	4.2%	8	17.8%	18.3%	\$34	10.2%	11.5%
	Middle	19	25.3%	\$113	16.6%	21.2%	5	16.7%	16.2%	\$24	6.9%	15.8%	14	31.1%	26.7%	\$89	26.6%	20.3%
	Upper	27	36.0%	\$439	64.6%	46.7%	9	30.0%	38.9%	\$248	71.7%	56.9%	18	40.0%	38.8%	\$191	57.2%	58.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.8%	\$0	0.0%	16.5%	0	0.0%	4.0%	\$0	0.0%	6.4%
	Total	75	100.0%	\$680	100.0%	100.0%	30	100.0%	100.0%	\$346	100.0%	100.0%	45	100.0%	100.0%	\$334	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	15.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	46.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	48	8.5%	\$2,521	2.8%	15.7%	29	9.5%	5.1%	\$1,672	3.7%	2.5%	19	7.2%	5.1%	\$849	1.9%	2.1%
	Moderate	97	17.1%	\$6,373	7.0%	16.5%	58	19.1%	14.0%	\$3,435	7.5%	8.6%	39	14.8%	13.7%	\$2,938	6.5%	8.4%
	Middle	126	22.2%	\$12,297	13.6%	21.2%	75	24.7%	19.8%	\$7,995	17.6%	15.8%	51	19.4%	18.6%	\$4,302	9.6%	14.6%
	Upper	289	51.0%	\$68,347	75.6%	46.7%	142	46.7%	45.6%	\$32,405	71.2%	55.8%	147	55.9%	44.9%	\$35,942	80.0%	55.4%
	Unknown	7	1.2%	\$915	1.0%	0.0%	0	0.0%	15.6%	\$0	0.0%	17.4%	7	2.7%	17.8%	\$915	2.0%	19.4%
	Total	567	100.0%	\$90,453	100.0%	100.0%	304	100.0%	100.0%	\$45,507	100.0%	100.0%	263	100.0%	100.0%	\$44,946	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Northeast GA

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison											
		Bank				Total Businesses	2010			2011								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	%	Bank	Agg	%	\$ 000s	\$ %	\$ %	Bank	Agg	%	\$ 000s	\$ %	\$ %
Small Business Revenue	\$1 Million or Less	203	35.4%	\$24,826	59.3%	91.9%	99	72.8%	46.0%	\$13,441	77.8%	66.7%	104	23.7%	49.0%	\$11,385	46.3%	61.8%
	Over \$1 Million	53	9.2%	\$11,052	26.4%	3.8%	19	14.0%				34	7.8%					
	Total Rev. available	256	44.6%	\$35,878	85.7%	95.7%	118	86.8%				138	31.5%					
	Rev. Not Known	318	55.4%	\$5,978	14.3%	4.3%	18	13.2%				300	68.5%					
	Total	574	100.0%	\$41,856	100.0%	100.0%	136	100.0%				438	100.0%					
Small Business Loan Size	\$100,000 or Less	483	84.1%	\$10,573	25.3%		92	67.6%	92.0%	\$2,811	16.3%	30.7%	391	89.3%	90.6%	\$7,762	31.6%	27.8%
	\$100,001 - \$250,000	47	8.2%	\$7,708	18.4%		20	14.7%	3.8%	\$3,448	19.9%	16.7%	27	6.2%	4.7%	\$4,260	17.3%	17.4%
	\$250,001 - \$1 Million	44	7.7%	\$23,575	56.3%		24	17.6%	4.2%	\$11,025	63.8%	52.6%	20	4.6%	4.7%	\$12,550	51.1%	54.8%
	Total	574	100.0%	\$41,856	100.0%		136	100.0%	100.0%	\$17,284	100.0%	100.0%	438	100.0%	100.0%	\$24,572	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	13	54.2%	\$2,004	93.8%	98.9%	4	100.0%	79.5%	\$1,052	100.0%	88.9%	9	45.0%	69.0%	\$952	87.8%	74.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.1%	0	0.0%				0	0.0%					
	Not Known	11	45.8%	\$132	6.2%	0.0%	0	0.0%				11	55.0%					
	Total	24	100.0%	\$2,136	100.0%	100.0%	4	100.0%				20	100.0%					
Small Farm Loan Size	\$100,000 or Less	17	70.8%	\$299	14.0%		0	0.0%	59.0%	\$0	0.0%	7.8%	17	85.0%	74.6%	\$299	27.6%	19.8%
	\$100,001 - \$250,000	3	12.5%	\$614	28.7%		2	50.0%	15.4%	\$393	37.4%	20.7%	1	5.0%	14.1%	\$221	20.4%	30.4%
	\$250,001 - \$500,000	4	16.7%	\$1,223	57.3%		2	50.0%	25.6%	\$659	62.6%	71.5%	2	10.0%	11.3%	\$564	52.0%	49.7%
	Total	24	100.0%	\$2,136	100.0%		4	100.0%	100.0%	\$1,052	100.0%	100.0%	20	100.0%	100.0%	\$1,084	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: IL Decatur

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Bank	Agg	Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	#			%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	1	0.5%	\$15	0.1%	3.2%	0	0.0%	0.3%	\$0	0.0%	0.1%	1	1.0%	0.3%	\$15	0.1%	0.1%
	Moderate	25	11.5%	\$1,587	6.7%	21.9%	18	15.5%	11.8%	\$1,020	8.5%	5.6%	7	6.9%	12.0%	\$567	4.8%	5.8%
	Middle	119	54.6%	\$11,942	50.5%	50.7%	60	51.7%	54.9%	\$5,912	49.4%	51.4%	59	57.8%	52.8%	\$6,030	51.6%	48.7%
	Upper	73	33.5%	\$10,111	42.7%	24.3%	38	32.8%	33.0%	\$5,026	42.0%	42.9%	35	34.3%	34.9%	\$5,085	43.5%	45.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	218	100.0%	\$23,655	100.0%	100.0%	116	100.0%	100.0%	\$11,958	100.0%	100.0%	102	100.0%	100.0%	\$11,697	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	17	6.4%	\$1,227	3.7%	21.9%	9	6.0%	5.4%	\$743	3.8%	3.0%	8	6.8%	7.0%	\$484	3.5%	4.1%
	Middle	154	57.7%	\$18,167	54.4%	50.7%	87	58.0%	53.6%	\$10,774	54.9%	50.3%	67	57.3%	55.0%	\$7,393	53.7%	51.0%
	Upper	96	36.0%	\$13,986	41.9%	24.3%	54	36.0%	40.9%	\$8,103	41.3%	46.6%	42	35.9%	37.7%	\$5,883	42.8%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	267	100.0%	\$33,380	100.0%	100.0%	150	100.0%	100.0%	\$19,620	100.0%	100.0%	117	100.0%	100.0%	\$13,760	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	1.6%	\$0	0.0%	0.1%	0	0.0%	1.9%	\$0	0.0%	0.3%
	Moderate	5	21.7%	\$32	16.9%	21.9%	3	33.3%	20.2%	\$14	34.1%	7.1%	2	14.3%	17.2%	\$18	12.2%	11.7%
	Middle	13	56.5%	\$108	57.1%	50.7%	4	44.4%	50.2%	\$14	34.1%	48.8%	9	64.3%	49.0%	\$94	63.5%	45.4%
	Upper	5	21.7%	\$49	25.9%	24.3%	2	22.2%	28.0%	\$13	31.7%	43.9%	3	21.4%	31.8%	\$36	24.3%	42.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$189	100.0%	100.0%	9	100.0%	100.0%	\$41	100.0%	100.0%	14	100.0%	100.0%	\$148	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	9.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	20.0%	\$0	0.0%	7.5%
	Moderate	0	0.0%	\$0	0.0%	56.1%	0	0.0%	47.1%	\$0	0.0%	67.2%	0	0.0%	50.0%	\$0	0.0%	72.2%
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	47.1%	\$0	0.0%	30.0%	0	0.0%	30.0%	\$0	0.0%	20.3%
	Upper	0	0.0%	\$0	0.0%	13.3%	0	0.0%	5.9%	\$0	0.0%	2.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.2%	\$15	0.0%	3.2%	0	0.0%	0.4%	\$0	0.0%	0.1%	1	0.4%	0.5%	\$15	0.1%	0.1%
	Moderate	47	9.3%	\$2,846	5.0%	21.9%	30	10.9%	9.1%	\$1,777	5.6%	4.8%	17	7.3%	10.1%	\$1,069	4.2%	5.5%
	Middle	286	56.3%	\$30,217	52.8%	50.7%	151	54.9%	53.7%	\$16,700	52.8%	50.4%	135	57.9%	53.5%	\$13,517	52.8%	49.7%
	Upper	174	34.3%	\$24,146	42.2%	24.3%	94	34.2%	36.8%	\$13,142	41.6%	44.8%	80	34.3%	35.9%	\$11,004	43.0%	44.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	508	100.0%	\$57,224	100.0%	100.0%	275	100.0%	100.0%	\$31,619	100.0%	100.0%	233	100.0%	100.0%	\$25,605	100.0%	100.0%

Originations & Purchases

Appendices

Geographic Distribution of Small Business & Small Farm Loans Assessment Area: IL Decatur

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2010, 2011					2010					2011							
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	
SMALL BUSINESSES	Low	28	20.7%	\$3,370	24.3%	11.0%	11	24.4%	22.3%	\$2,756	30.6%	30.1%	17	18.9%	16.8%	\$614	12.7%	22.9%	
	Moderate	32	23.7%	\$2,696	19.5%	25.3%	10	22.2%	26.5%	\$924	10.3%	26.7%	22	24.4%	28.4%	\$1,772	36.6%	32.8%	
	Middle	48	35.6%	\$5,531	40.0%	42.8%	16	35.6%	29.6%	\$4,199	46.7%	31.3%	32	35.6%	30.7%	\$1,332	27.5%	25.8%	
	Upper	27	20.0%	\$2,244	16.2%	20.9%	8	17.8%	19.7%	\$1,119	12.4%	11.5%	19	21.1%	22.0%	\$1,125	23.2%	17.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	0.3%	0	0.0%	2.0%	\$0	0.0%	0.6%	
	Total	135	100.0%	\$13,841	100.0%	100.0%	45	100.0%	100.0%	\$8,998	100.0%	100.0%	90	100.0%	100.0%	\$4,843	100.0%	100.0%	
SMALL FARM		Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	2.0%	\$0	0.0%	0.6%	0	0.0%	2.2%	\$0	0.0%	3.8%	
	Moderate	0	0.0%	\$0	0.0%	2.5%	0	0.0%	2.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	71.8%	0	0.0%	68.0%	\$0	0.0%	78.6%	0	0.0%	78.3%	\$0	0.0%	73.0%	
	Upper	0	0.0%	\$0	0.0%	25.4%	0	0.0%	26.0%	\$0	0.0%	20.7%	0	0.0%	15.2%	\$0	0.0%	12.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.0%	\$0	0.0%	0.1%	0	0.0%	4.3%	\$0	0.0%	10.3%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans

Assessment Area: IL Decatur

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income	2010			2011								
		Count		Dollar			Count	Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %	%	Bank	Agg	%	Bank	Agg	%	#	%	%	Bank	Agg	Bank
HOME PURCHASE	Low	27	12.4%	\$1,412	6.0%	20.1%	16	13.8%	12.8%	\$842	7.0%	6.5%	11	10.8%	12.3%	\$570	4.9%	6.0%
	Moderate	66	30.3%	\$5,456	23.1%	18.5%	38	32.8%	26.8%	\$3,028	25.3%	19.4%	28	27.5%	21.9%	\$2,428	20.8%	15.9%
	Middle	63	28.9%	\$5,835	24.7%	22.3%	33	28.4%	20.7%	\$2,876	24.1%	17.8%	30	29.4%	21.4%	\$2,959	25.3%	19.5%
	Upper	62	28.4%	\$10,952	46.3%	39.2%	29	25.0%	33.7%	\$5,212	43.6%	51.2%	33	32.4%	32.4%	\$5,740	49.1%	48.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.1%	\$0	0.0%	5.1%	0	0.0%	12.0%	\$0	0.0%	9.8%
	Total	218	100.0%	\$23,655	100.0%	100.0%	116	100.0%	100.0%	\$11,958	100.0%	100.0%	102	100.0%	100.0%	\$11,697	100.0%	100.0%
REFINANCE	Low	16	6.0%	\$983	2.9%	20.1%	9	6.0%	4.5%	\$657	3.3%	2.0%	7	6.0%	6.5%	\$326	2.4%	3.3%
	Moderate	36	13.5%	\$2,470	7.4%	18.5%	18	12.0%	13.5%	\$1,338	6.8%	8.3%	18	15.4%	15.1%	\$1,132	8.2%	9.1%
	Middle	55	20.6%	\$4,894	14.7%	22.3%	25	16.7%	21.2%	\$2,115	10.8%	15.9%	30	25.6%	19.3%	\$2,779	20.2%	14.3%
	Upper	141	52.8%	\$22,812	68.3%	39.2%	83	55.3%	52.7%	\$13,739	70.0%	65.7%	58	49.6%	50.2%	\$9,073	65.9%	64.1%
	Unknown	19	7.1%	\$2,221	6.7%	0.0%	15	10.0%	8.1%	\$1,771	9.0%	8.0%	4	3.4%	8.9%	\$450	3.3%	9.2%
	Total	267	100.0%	\$33,380	100.0%	100.0%	150	100.0%	100.0%	\$19,620	100.0%	100.0%	117	100.0%	100.0%	\$13,760	100.0%	100.0%
HOME IMPROVEMENT	Low	1	4.3%	\$3	1.6%	20.1%	1	11.1%	14.3%	\$3	7.3%	5.8%	0	0.0%	12.3%	\$0	0.0%	4.6%
	Moderate	4	17.4%	\$18	9.5%	18.5%	3	33.3%	24.4%	\$10	24.4%	13.1%	1	7.1%	22.6%	\$8	5.4%	16.7%
	Middle	5	21.7%	\$36	19.0%	22.3%	1	11.1%	28.0%	\$4	9.8%	23.2%	4	28.6%	28.0%	\$32	21.6%	15.6%
	Upper	12	52.2%	\$129	68.3%	39.2%	3	33.3%	31.9%	\$21	51.2%	55.3%	9	64.3%	34.5%	\$108	73.0%	59.3%
	Unknown	1	4.3%	\$3	1.6%	0.0%	1	11.1%	1.3%	\$3	7.3%	2.6%	0	0.0%	2.7%	\$0	0.0%	3.8%
	Total	23	100.0%	\$189	100.0%	100.0%	9	100.0%	100.0%	\$41	100.0%	100.0%	14	100.0%	100.0%	\$148	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	44	8.7%	\$2,398	4.2%	20.1%	26	9.5%	8.3%	\$1,502	4.8%	3.6%	18	7.7%	9.4%	\$896	3.5%	4.4%
	Moderate	106	20.9%	\$7,944	13.9%	18.5%	59	21.5%	19.1%	\$4,376	13.8%	12.1%	47	20.2%	18.5%	\$3,568	13.9%	12.0%
	Middle	123	24.2%	\$10,765	18.8%	22.3%	59	21.5%	21.5%	\$4,995	15.8%	16.6%	64	27.5%	20.8%	\$5,770	22.5%	16.4%
	Upper	215	42.3%	\$33,893	59.2%	39.2%	115	41.8%	43.9%	\$18,972	60.0%	59.7%	100	42.9%	41.3%	\$14,921	58.3%	57.3%
	Unknown	20	3.9%	\$2,224	3.9%	0.0%	16	5.8%	7.2%	\$1,774	5.6%	8.0%	4	1.7%	9.9%	\$450	1.8%	9.9%
	Total	508	100.0%	\$57,224	100.0%	100.0%	275	100.0%	100.0%	\$31,619	100.0%	100.0%	233	100.0%	100.0%	\$25,605	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IL Decatur

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Count		Dollar		Count			Dollar					
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	
Small Business Revenue	\$1 Million or Less	29	21.5%	\$1,464	10.6%	87.3%	17	37.8%	47.8%	\$1,087	12.1%	45.9%	12	13.3%	41.9%	\$377	7.8%	39.4%	
	Over \$1 Million	28	20.7%	\$9,960	72.0%	6.6%	18	40.0%					10	11.1%					
	Total Rev. available	57	42.2%	\$11,424	82.6%	93.9%	35	77.8%					22	24.4%					
	Rev. Not Known	78	57.8%	\$2,417	17.5%	6.1%	10	22.2%					68	75.6%					
	Total	135	100.0%	\$13,841	100.0%	100.0%	45	100.0%					90	100.0%					
Small Business Loan Size	\$100,000 or Less	108	80.0%	\$3,022	21.8%		27	60.0%	83.7%	\$1,044	11.6%	21.9%	81	90.0%	83.2%	\$1,978	40.8%	21.3%	
	\$100,001 - \$250,000	11	8.1%	\$1,926	13.9%		7	15.6%	7.7%	\$1,256	14.0%	17.2%	4	4.4%	8.9%	\$670	13.8%	20.5%	
	\$250,001 - \$1 Million	16	11.9%	\$8,893	64.3%		11	24.4%	8.7%	\$6,698	74.4%	60.8%	5	5.6%	7.8%	\$2,195	45.3%	58.3%	
	Total	135	100.0%	\$13,841	100.0%		45	100.0%	100.0%	\$8,998	100.0%	100.0%	90	100.0%	100.0%	\$4,843	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.9%	0	0.0%	48.0%	\$0	0.0%	49.2%	0	0.0%	58.7%	\$0	0.0%	52.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	70.0%	\$0	0.0%	24.9%	0	0.0%	45.7%	\$0	0.0%	10.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	14.0%	\$0	0.0%	19.5%	0	0.0%	26.1%	\$0	0.0%	27.2%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	16.0%	\$0	0.0%	55.6%	0	0.0%	28.3%	\$0	0.0%	61.9%	
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: IL Peoria

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Bank		Agg	Count		Dollar			
		#	%	\$ (000s)	\$ %	#				%	\$ %		#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	0.8%	\$0	0.0%	0.5%	0	0.0%	0.9%	\$0	0.0%	0.5%
	Moderate	3	12.5%	\$192	6.6%	11.7%	3	20.0%	8.9%	\$192	10.3%	5.5%	0	0.0%	8.5%	\$0	0.0%	5.3%
	Middle	17	70.8%	\$2,054	70.3%	62.4%	10	66.7%	61.5%	\$1,304	69.8%	53.9%	7	77.8%	61.5%	\$750	71.2%	53.8%
	Upper	4	16.7%	\$675	23.1%	22.3%	2	13.3%	28.8%	\$372	19.9%	40.1%	2	22.2%	29.1%	\$303	28.8%	40.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	24	100.0%	\$2,921	100.0%	100.0%	15	100.0%	100.0%	\$1,868	100.0%	100.0%	9	100.0%	100.0%	\$1,053	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	0.8%	\$0	0.0%	0.5%	0	0.0%	0.7%	\$0	0.0%	0.5%
	Moderate	6	6.9%	\$339	3.6%	11.7%	1	1.8%	5.9%	\$60	0.9%	3.6%	5	16.7%	6.1%	\$279	9.5%	3.6%
	Middle	54	62.1%	\$5,357	56.4%	62.4%	33	57.9%	56.5%	\$3,265	49.9%	49.8%	21	70.0%	57.7%	\$2,092	71.0%	50.1%
	Upper	27	31.0%	\$3,800	40.0%	22.3%	23	40.4%	36.8%	\$3,223	49.2%	46.1%	4	13.3%	35.5%	\$577	19.6%	45.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	87	100.0%	\$9,496	100.0%	100.0%	57	100.0%	100.0%	\$6,548	100.0%	100.0%	30	100.0%	100.0%	\$2,948	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	3.6%	\$0	0.0%	2.3%	0	0.0%	2.1%	\$0	0.0%	0.5%
	Moderate	1	25.0%	\$11	45.8%	11.7%	0	0.0%	9.0%	\$0	0.0%	5.4%	1	50.0%	8.7%	\$11	78.6%	3.5%
	Middle	3	75.0%	\$13	54.2%	62.4%	2	100.0%	61.5%	\$10	100.0%	54.8%	1	50.0%	68.0%	\$3	21.4%	57.3%
	Upper	0	0.0%	\$0	0.0%	22.3%	0	0.0%	26.0%	\$0	0.0%	37.5%	0	0.0%	21.2%	\$0	0.0%	38.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$24	100.0%	100.0%	2	100.0%	100.0%	\$10	100.0%	100.0%	2	100.0%	100.0%	\$14	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	15.1%	0	0.0%	6.9%	\$0	0.0%	16.7%	0	0.0%	8.2%	\$0	0.0%	25.2%
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	41.4%	\$0	0.0%	30.3%	0	0.0%	20.4%	\$0	0.0%	10.4%
	Middle	0	0.0%	\$0	0.0%	43.2%	0	0.0%	41.4%	\$0	0.0%	36.6%	0	0.0%	46.9%	\$0	0.0%	26.0%
	Upper	0	0.0%	\$0	0.0%	26.4%	0	0.0%	10.3%	\$0	0.0%	16.4%	0	0.0%	24.5%	\$0	0.0%	38.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	1.0%	\$0	0.0%	0.6%	0	0.0%	0.9%	\$0	0.0%	1.3%
	Moderate	10	8.7%	\$542	4.4%	11.7%	4	5.4%	7.2%	\$252	3.0%	4.5%	6	14.6%	7.3%	\$290	7.2%	4.5%
	Middle	74	64.3%	\$7,424	59.7%	62.4%	45	60.8%	58.5%	\$4,579	54.3%	51.2%	29	70.7%	59.7%	\$2,845	70.9%	50.9%
	Upper	31	27.0%	\$4,475	36.0%	22.3%	25	33.8%	33.4%	\$3,595	42.7%	43.7%	6	14.6%	32.2%	\$880	21.9%	43.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	115	100.0%	\$12,441	100.0%	100.0%	74	100.0%	100.0%	\$8,426	100.0%	100.0%	41	100.0%	100.0%	\$4,015	100.0%	100.0%

Originations & Purchases

Appendices

Geographic Distribution of Small Business & Small Farm Loans Assessment Area: IL Peoria

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %
SMALL BUSINESSES	Low	9	11.5%	\$525	4.7%	7.7%	3	17.6%	8.7%	\$230	5.0%	13.1%	6	9.8%	8.6%	\$295	4.5%	11.5%
	Moderate	15	19.2%	\$1,878	16.9%	12.6%	1	5.9%	10.5%	\$140	3.1%	8.1%	14	23.0%	9.8%	\$1,738	26.5%	10.9%
	Middle	42	53.8%	\$5,302	47.7%	56.0%	8	47.1%	51.5%	\$1,421	31.2%	49.8%	34	55.7%	52.3%	\$3,881	59.1%	48.1%
	Upper	12	15.4%	\$3,420	30.7%	23.7%	5	29.4%	27.6%	\$2,766	60.7%	28.5%	7	11.5%	27.6%	\$654	10.0%	29.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.5%	0	0.0%	1.6%	\$0	0.0%	0.2%
	Total	78	100.0%	\$11,125	100.0%	100.0%	17	100.0%	100.0%	\$4,557	100.0%	100.0%	61	100.0%	100.0%	\$6,568	100.0%	100.0%
SMALL FARM						Small Farms												
	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.3%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.2%	\$0	0.0%	2.4%	0	0.0%	1.7%	\$0	0.0%	1.6%
	Middle	2	100.0%	\$300	100.0%	75.2%	1	100.0%	82.6%	\$150	100.0%	80.5%	1	100.0%	84.2%	\$150	100.0%	85.7%
	Upper	0	0.0%	\$0	0.0%	22.6%	0	0.0%	15.2%	\$0	0.0%	17.0%	0	0.0%	13.8%	\$0	0.0%	12.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	2	100.0%	\$300	100.0%	100.0%	1	100.0%	100.0%	\$150	100.0%	100.0%	1	100.0%	100.0%	\$150	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: IL Peoria

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010					Bank & Aggregate Lending Comparison 2011						
		Count		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank #	Agg %	Bank \$ (000s)	Agg %				
HOME PURCHASE	Low	4	16.7%	\$338	11.6%	19.5%	3	20.0%	17.3%	\$288	15.4%	9.9%	1	11.1%	16.0%	\$50	4.7%	9.0%
	Moderate	9	37.5%	\$950	32.5%	18.6%	6	40.0%	22.6%	\$596	31.9%	17.1%	3	33.3%	23.3%	\$354	33.6%	17.9%
	Middle	2	8.3%	\$208	7.1%	23.3%	1	6.7%	22.6%	\$78	4.2%	22.7%	1	11.1%	20.9%	\$130	12.3%	20.8%
	Upper	9	37.5%	\$1,425	48.8%	38.6%	5	33.3%	26.8%	\$906	48.5%	40.0%	4	44.4%	27.3%	\$519	49.3%	40.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.7%	\$0	0.0%	10.4%	0	0.0%	12.6%	\$0	0.0%	11.6%
	<i>Total</i>	<i>24</i>	<i>100.0%</i>	<i>\$2,921</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,868</i>	<i>100.0%</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,053</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	13	14.9%	\$829	8.7%	19.5%	6	10.5%	6.9%	\$465	7.1%	3.5%	7	23.3%	8.1%	\$364	12.3%	4.1%
	Moderate	18	20.7%	\$1,437	15.1%	18.6%	13	22.8%	16.4%	\$1,149	17.5%	10.5%	5	16.7%	16.2%	\$288	9.8%	10.3%
	Middle	24	27.6%	\$2,522	26.6%	23.3%	16	28.1%	23.0%	\$1,843	28.1%	19.3%	8	26.7%	22.5%	\$679	23.0%	18.7%
	Upper	32	36.8%	\$4,708	49.6%	38.6%	22	38.6%	39.6%	\$3,091	47.2%	51.8%	10	33.3%	39.5%	\$1,617	54.9%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.1%	\$0	0.0%	15.0%	0	0.0%	13.7%	\$0	0.0%	14.0%
	<i>Total</i>	<i>87</i>	<i>100.0%</i>	<i>\$9,496</i>	<i>100.0%</i>	<i>100.0%</i>	<i>57</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,548</i>	<i>100.0%</i>	<i>100.0%</i>	<i>30</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,948</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	2	50.0%	\$6	25.0%	19.5%	1	50.0%	14.5%	\$3	30.0%	5.8%	1	50.0%	16.4%	\$3	21.4%	6.6%
	Moderate	1	25.0%	\$11	45.8%	18.6%	0	0.0%	22.1%	\$0	0.0%	14.8%	1	50.0%	21.4%	\$11	78.6%	13.3%
	Middle	1	25.0%	\$7	29.2%	23.3%	1	50.0%	26.9%	\$7	70.0%	23.6%	0	0.0%	23.7%	\$0	0.0%	20.6%
	Upper	0	0.0%	\$0	0.0%	38.6%	0	0.0%	31.3%	\$0	0.0%	47.2%	0	0.0%	34.7%	\$0	0.0%	52.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.2%	\$0	0.0%	8.5%	0	0.0%	3.9%	\$0	0.0%	6.6%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$24</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	19	16.5%	\$1,173	9.4%	19.5%	10	13.5%	10.9%	\$756	9.0%	5.7%	9	22.0%	11.6%	\$417	10.4%	5.9%
	Moderate	28	24.3%	\$2,398	19.3%	18.6%	19	25.7%	18.8%	\$1,745	20.7%	12.8%	9	22.0%	19.2%	\$653	16.3%	13.0%
	Middle	27	23.5%	\$2,737	22.0%	23.3%	18	24.3%	23.0%	\$1,928	22.9%	20.4%	9	22.0%	21.8%	\$809	20.1%	19.0%
	Upper	41	35.7%	\$6,133	49.3%	38.6%	27	36.5%	34.5%	\$3,997	47.4%	47.3%	14	34.1%	34.2%	\$2,136	53.2%	46.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.7%	\$0	0.0%	13.9%	0	0.0%	13.2%	\$0	0.0%	15.5%
	<i>Total</i>	<i>115</i>	<i>100.0%</i>	<i>\$12,441</i>	<i>100.0%</i>	<i>100.0%</i>	<i>74</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,426</i>	<i>100.0%</i>	<i>100.0%</i>	<i>41</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,015</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IL Peoria

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Bank	Agg	Dollar	Count			Dollar						
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s
Small Business	Revenue	\$1 Million or Less	13	16.7%	\$646	5.8%	86.4%	6	35.3%	41.6%	\$303	6.6%	40.1%	7	11.5%	42.6%	\$343	5.2%	42.1%
		Over \$1 Million	24	30.8%	\$9,645	86.7%	6.9%	10	58.8%				14	23.0%					
		Total Rev. available	37	47.5%	\$10,291	92.5%	93.3%	16	94.1%				21	34.5%					
		Rev. Not Known	41	52.6%	\$834	7.5%	6.7%	1	5.9%				40	65.6%					
		Total	78	100.0%	\$11,125	100.0%	100.0%	17	100.0%				61	100.0%					
Small Business	Loan Size	\$100,000 or Less	54	69.2%	\$1,409	12.7%		7	41.2%	79.5%	\$318	7.0%	17.4%	47	77.0%	84.0%	\$1,091	16.6%	21.6%
		\$100,001 - \$250,000	10	12.8%	\$1,743	15.7%		4	23.5%	10.0%	\$671	14.7%	19.6%	6	9.8%	8.4%	\$1,072	16.3%	20.6%
		\$250,001 - \$1 Million	14	17.9%	\$7,973	71.7%		6	35.3%	10.6%	\$3,568	78.3%	63.0%	8	13.1%	7.7%	\$4,405	67.1%	57.8%
		Total	78	100.0%	\$11,125	100.0%		17	100.0%	100.0%	\$4,557	100.0%	100.0%	61	100.0%	100.0%	\$6,568	100.0%	100.0%
		Total Farms					98.8%	1	100.0%	71.1%	\$150	100.0%	74.3%	1	100.0%	74.7%	\$150	100.0%	74.4%
Small Farm	Revenue	\$1 Million or Less	2	100.0%	\$300	100.0%	98.8%	1	100.0%	71.1%	\$150	100.0%	74.3%	1	100.0%	74.7%	\$150	100.0%	74.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.6%	0	0.0%				0	0.0%					
		Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%				0	0.0%					
		Total	2	100.0%	\$300	100.0%	100.0%	1	100.0%				1	100.0%					
		Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	61.2%	\$0	0.0%	22.4%	0	0.0%	61.6%	\$0	0.0%
		\$100,001 - \$250,000	2	100.0%	\$300	100.0%		1	100.0%	28.0%	\$150	100.0%	42.6%	1	100.0%	27.6%	\$150	100.0%	41.3%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	10.9%	\$0	0.0%	35.0%	0	0.0%	10.8%	\$0	0.0%	35.5%
		Total	2	100.0%	\$300	100.0%		1	100.0%	100.0%	\$150	100.0%	100.0%	1	100.0%	100.0%	\$150	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

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Geographic Distribution of HMDA Loans

Assessment Area: IN Indianapolis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Bank		Agg		Count		Dollar		
		#	%	\$ (000s)	%	#				%	%	\$ (000s)	%	%	#	%	%	\$ (000s)
HOME PURCHASE	Low	14	3.5%	\$2,057	3.4%	3.6%	9	4.1%	1.2%	\$1,109	3.6%	0.8%	5	2.8%	1.0%	\$948	3.1%	0.8%
	Moderate	54	13.4%	\$4,389	7.2%	21.6%	33	14.9%	10.8%	\$1,952	6.4%	6.3%	21	11.7%	8.9%	\$2,437	8.0%	5.0%
	Middle	157	39.1%	\$17,336	28.4%	42.5%	89	40.1%	42.3%	\$9,870	32.3%	34.4%	68	37.8%	44.5%	\$7,466	24.4%	35.5%
	Upper	177	44.0%	\$37,349	61.1%	32.3%	91	41.0%	45.8%	\$17,641	57.7%	58.5%	86	47.8%	45.6%	\$19,708	64.5%	58.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	402	100.0%	\$61,131	100.0%	100.0%	222	100.0%	100.0%	\$30,572	100.0%	100.0%	180	100.0%	100.0%	\$30,559	100.0%	100.0%
REFINANCE	Low	2	0.3%	\$223	0.2%	3.6%	1	0.3%	0.7%	\$164	0.2%	0.5%	1	0.4%	0.7%	\$59	0.1%	0.5%
	Moderate	31	4.9%	\$2,594	2.2%	21.6%	16	4.2%	5.5%	\$1,608	2.2%	3.0%	15	5.9%	6.4%	\$986	2.3%	3.3%
	Middle	220	34.5%	\$29,500	25.3%	42.5%	118	31.0%	34.7%	\$16,810	22.6%	27.6%	102	39.8%	35.5%	\$12,690	29.8%	27.8%
	Upper	384	60.3%	\$84,502	72.3%	32.3%	246	64.6%	59.1%	\$55,669	75.0%	68.8%	138	53.9%	57.4%	\$28,833	67.7%	68.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	637	100.0%	\$116,819	100.0%	100.0%	381	100.0%	100.0%	\$74,251	100.0%	100.0%	256	100.0%	100.0%	\$42,568	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.6%	0	0.0%	2.9%	\$0	0.0%	1.6%	0	0.0%	1.0%	\$0	0.0%	0.9%
	Moderate	7	17.1%	\$31	7.7%	21.6%	4	21.1%	12.0%	\$23	13.9%	6.3%	3	13.6%	11.2%	\$8	3.4%	5.5%
	Middle	23	56.1%	\$172	42.8%	42.5%	10	52.6%	47.8%	\$87	52.7%	38.9%	13	59.1%	46.7%	\$85	35.9%	34.7%
	Upper	11	26.8%	\$199	49.5%	32.3%	5	26.3%	37.2%	\$55	33.3%	53.2%	6	27.3%	41.2%	\$144	60.8%	58.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	41	100.0%	\$402	100.0%	100.0%	19	100.0%	100.0%	\$165	100.0%	100.0%	22	100.0%	100.0%	\$237	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	7.2%	0	0.0%	12.3%	\$0	0.0%	4.4%	0	0.0%	6.6%	\$0	0.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	33.5%	0	0.0%	18.5%	\$0	0.0%	11.1%	0	0.0%	22.0%	\$0	0.0%	21.5%
	Middle	0	0.0%	\$0	0.0%	45.0%	0	0.0%	48.1%	\$0	0.0%	50.7%	0	0.0%	59.3%	\$0	0.0%	60.6%
	Upper	0	0.0%	\$0	0.0%	14.4%	0	0.0%	21.0%	\$0	0.0%	33.7%	0	0.0%	12.1%	\$0	0.0%	14.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	16	1.5%	\$2,280	1.3%	3.6%	10	1.6%	0.9%	\$1,273	1.2%	0.8%	6	1.3%	0.8%	\$1,007	1.4%	0.7%
	Moderate	92	8.5%	\$7,014	3.9%	21.6%	53	8.5%	7.4%	\$3,583	3.4%	4.3%	39	8.5%	7.4%	\$3,431	4.7%	4.8%
	Middle	400	37.0%	\$47,008	26.4%	42.5%	217	34.9%	37.5%	\$26,767	25.5%	30.6%	183	40.0%	39.2%	\$20,241	27.6%	32.1%
	Upper	572	53.0%	\$122,050	68.4%	32.3%	342	55.0%	54.2%	\$73,365	69.9%	64.3%	230	50.2%	52.6%	\$48,685	66.4%	62.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,080	100.0%	\$178,352	100.0%	100.0%	622	100.0%	100.0%	\$104,988	100.0%	100.0%	458	100.0%	100.0%	\$73,364	100.0%	100.0%

Originations & Purchases

Appendices

Geographic Distribution of Small Business & Small Farm Loans Assessment Area: IN Indianapolis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	41	3.4%	\$7,349	5.0%	3.2%	10	2.9%	2.6%	\$2,268	3.4%	3.6%	31	3.7%	2.4%	\$5,081	6.4%	3.0%
	Moderate	185	15.5%	\$29,736	20.2%	16.4%	52	14.9%	12.5%	\$13,237	19.6%	15.6%	133	15.8%	13.4%	\$16,499	20.7%	17.2%
	Middle	503	42.2%	\$65,229	44.3%	42.2%	155	44.5%	40.1%	\$30,756	45.5%	43.2%	348	41.3%	40.1%	\$34,473	43.3%	43.4%
	Upper	462	38.8%	\$44,805	30.5%	38.2%	131	37.6%	43.0%	\$21,322	31.5%	37.0%	331	39.3%	42.7%	\$23,483	29.5%	36.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.5%	0	0.0%	1.4%	\$0	0.0%	0.3%
	Total	1,191	100.0%	\$147,119	100.0%	100.0%	348	100.0%	100.0%	\$67,583	100.0%	100.0%	843	100.0%	100.0%	\$79,536	100.0%	100.0%
SMALL FARM		Small Farms																
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.5%	0	0.0%	5.9%	\$0	0.0%	5.4%	0	0.0%	4.0%	\$0	0.0%	3.6%
	Middle	5	83.3%	\$265	84.1%	67.9%	2	100.0%	76.5%	\$140	100.0%	73.5%	3	75.0%	62.0%	\$125	71.4%	64.2%
	Upper	1	16.7%	\$50	15.9%	28.3%	0	0.0%	17.6%	\$0	0.0%	21.1%	1	25.0%	34.0%	\$50	28.6%	32.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	6	100.0%	\$315	100.0%	100.0%	2	100.0%	100.0%	\$140	100.0%	100.0%	4	100.0%	100.0%	\$175	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans

Assessment Area: IN Indianapolis

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010						Bank & Aggregate Lending Comparison 2011					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		#	%	\$ (000s)	%		Bank #	Agg %	%	Bank \$ (000s)	%	%	Bank #	Agg %	%	Bank \$ (000s)	%	%
HOME PURCHASE	Low	70	17.4%	\$5,215	8.5%	19.9%	44	19.8%	16.3%	\$3,439	11.2%	9.5%	26	14.4%	13.0%	\$1,776	5.8%	6.9%
	Moderate	117	29.1%	\$12,940	21.2%	18.4%	66	29.7%	24.5%	\$7,518	24.6%	19.2%	51	28.3%	22.7%	\$5,422	17.7%	16.8%
	Middle	72	17.9%	\$9,113	14.9%	22.5%	46	20.7%	19.8%	\$5,735	18.8%	20.1%	26	14.4%	19.5%	\$3,378	11.1%	18.7%
	Upper	143	35.6%	\$33,863	55.4%	39.2%	66	29.7%	25.4%	\$13,880	45.4%	38.7%	77	42.8%	29.3%	\$19,983	65.4%	44.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.9%	\$0	0.0%	12.6%	0	0.0%	15.5%	\$0	0.0%	13.3%
	Total	402	100.0%	\$61,131	100.0%	100.0%	222	100.0%	100.0%	\$30,572	100.0%	100.0%	180	100.0%	100.0%	\$30,559	100.0%	100.0%
REFINANCE	Low	45	7.1%	\$2,878	2.5%	19.9%	26	6.8%	5.9%	\$1,704	2.3%	3.0%	19	7.4%	5.6%	\$1,174	2.8%	2.8%
	Moderate	97	15.2%	\$10,423	8.9%	18.4%	53	13.9%	13.8%	\$6,091	8.2%	8.9%	44	17.2%	13.0%	\$4,332	10.2%	8.1%
	Middle	136	21.4%	\$17,676	15.1%	22.5%	91	23.9%	20.2%	\$12,528	16.9%	16.4%	45	17.6%	19.3%	\$5,148	12.1%	15.3%
	Upper	351	55.1%	\$84,748	72.5%	39.2%	209	54.9%	41.9%	\$53,472	72.0%	53.9%	142	55.5%	43.3%	\$31,276	73.5%	55.8%
	Unknown	8	1.3%	\$1,094	0.9%	0.0%	2	0.5%	18.2%	\$456	0.6%	17.7%	6	2.3%	18.8%	\$638	1.5%	17.9%
	Total	637	100.0%	\$116,819	100.0%	100.0%	381	100.0%	100.0%	\$74,251	100.0%	100.0%	256	100.0%	100.0%	\$42,568	100.0%	100.0%
HOME IMPROVEMENT	Low	11	26.8%	\$57	14.2%	19.9%	6	31.6%	11.9%	\$35	21.2%	6.8%	5	22.7%	11.9%	\$22	9.3%	4.9%
	Moderate	11	26.8%	\$81	20.1%	18.4%	4	21.1%	19.8%	\$41	24.8%	14.6%	7	31.8%	19.0%	\$40	16.9%	10.5%
	Middle	5	12.2%	\$27	6.7%	22.5%	3	15.8%	21.0%	\$21	12.7%	18.9%	2	9.1%	23.4%	\$6	2.5%	19.7%
	Upper	14	34.1%	\$237	59.0%	39.2%	6	31.6%	37.6%	\$68	41.2%	50.6%	8	36.4%	38.5%	\$169	71.3%	51.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.5%	\$0	0.0%	9.0%	0	0.0%	7.2%	\$0	0.0%	12.9%
	Total	41	100.0%	\$402	100.0%	100.0%	19	100.0%	100.0%	\$165	100.0%	100.0%	22	100.0%	100.0%	\$237	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	126	11.7%	\$8,150	4.6%	19.9%	76	12.2%	9.5%	\$5,178	4.9%	4.9%	50	10.9%	8.6%	\$2,972	4.1%	4.1%
	Moderate	225	20.8%	\$23,444	13.1%	18.4%	123	19.8%	17.5%	\$13,650	13.0%	11.7%	102	22.3%	16.8%	\$9,794	13.3%	10.8%
	Middle	213	19.7%	\$26,816	15.0%	22.5%	140	22.5%	20.0%	\$18,284	17.4%	16.9%	73	15.9%	19.4%	\$8,532	11.6%	15.8%
	Upper	508	47.0%	\$118,848	66.6%	39.2%	281	45.2%	36.2%	\$67,420	64.2%	47.2%	227	49.6%	37.8%	\$51,428	70.1%	49.2%
	Unknown	8	0.7%	\$1,094	0.6%	0.0%	2	0.3%	16.7%	\$456	0.4%	19.2%	6	1.3%	17.5%	\$638	0.9%	20.1%
	Total	1,080	100.0%	\$178,352	100.0%	100.0%	622	100.0%	100.0%	\$104,988	100.0%	100.0%	458	100.0%	100.0%	\$73,364	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IN Indianapolis

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Bank	Agg	Doll	Count			Dollar						
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s
Small Business	Revenue	\$1 Million or Less	320	26.9%	\$32,470	22.1%	87.6%	157	45.1%	27.7%	\$16,385	24.2%	30.9%	163	19.3%	35.4%	\$16,085	20.2%	30.1%
		Over \$1 Million	327	27.5%	\$95,191	64.7%	7.0%	157	45.1%					170	20.2%				
		Total Rev. available	647	54.4%	\$127,661	86.8%	94.6%	314	90.2%					333	39.5%				
		Rev. Not Known	544	45.7%	\$19,458	13.2%	5.4%	34	9.8%					510	60.5%				
		Total	1,191	100.0%	\$147,119	100.0%	100.0%	348	100.0%					843	100.0%				
Small Business	Loan Size	\$100,000 or Less	868	72.9%	\$26,289	17.9%		194	55.7%	85.0%	\$8,249	12.2%	18.6%	674	80.0%	89.5%	\$18,040	22.7%	24.9%
		\$100,001 - \$250,000	150	12.6%	\$28,098	19.1%		70	20.1%	6.5%	\$12,942	19.1%	16.2%	80	9.5%	4.5%	\$15,156	19.1%	15.2%
		\$250,001 - \$1 Million	173	14.5%	\$92,732	63.0%		84	24.1%	8.6%	\$46,392	68.6%	65.2%	89	10.6%	5.9%	\$46,340	58.3%	59.9%
		Total	1,191	100.0%	\$147,119	100.0%		348	100.0%	100.0%	\$67,583	100.0%	100.0%	843	100.0%	100.0%	\$79,536	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less	5	83.3%	\$305	96.8%	98.6%	2	100.0%	63.7%	\$140	100.0%	74.6%	3	75.0%	46.0%	\$165	94.3%	47.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%					0	0.0%				
		Not Known	1	16.7%	\$10	3.2%	0.4%	0	0.0%					1	25.0%				
		Total	6	100.0%	\$315	100.0%	100.0%	2	100.0%					4	100.0%				
Small Farm	Loan Size	\$100,000 or Less	6	100.0%	\$315	100.0%		2	100.0%	71.6%	\$140	100.0%	20.3%	4	100.0%	78.0%	\$175	100.0%	19.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	15.7%	\$0	0.0%	30.1%	0	0.0%	10.0%	\$0	0.0%	23.3%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	12.7%	\$0	0.0%	49.5%	0	0.0%	12.0%	\$0	0.0%	56.8%
		Total	6	100.0%	\$315	100.0%		2	100.0%	100.0%	\$140	100.0%	100.0%	4	100.0%	100.0%	\$175	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: IA Des Moines

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Dollar		Count			Dollar			
		#	%	\$ (000s)	\$ %	Bank				Agg	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.3%	\$0	0.0%	1.1%	0	0.0%	1.4%	\$0	0.0%	1.2%
	Moderate	5	7.9%	\$395	4.7%	17.8%	3	10.3%	10.4%	\$227	6.7%	6.1%	2	5.9%	8.8%	\$168	3.4%	4.7%
	Middle	47	74.6%	\$5,980	71.5%	54.3%	24	82.8%	55.4%	\$2,954	87.1%	53.1%	23	67.6%	53.3%	\$3,026	60.9%	49.8%
	Upper	11	17.5%	\$1,986	23.8%	25.9%	2	6.9%	32.9%	\$209	6.2%	39.7%	9	26.5%	36.5%	\$1,777	35.7%	44.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	63	100.0%	\$8,361	100.0%	100.0%	29	100.0%	100.0%	\$3,390	100.0%	100.0%	34	100.0%	100.0%	\$4,971	100.0%	100.0%
REFINANCE	Low	3	2.0%	\$280	1.3%	2.0%	1	1.3%	0.9%	\$117	0.9%	0.8%	2	3.0%	1.0%	\$163	1.9%	0.9%
	Moderate	8	5.4%	\$568	2.7%	17.8%	2	2.5%	6.2%	\$153	1.2%	3.4%	6	9.0%	6.1%	\$415	4.9%	3.4%
	Middle	101	68.7%	\$13,658	64.5%	54.3%	53	66.3%	50.5%	\$7,821	61.3%	46.4%	48	71.6%	51.2%	\$5,837	69.4%	47.0%
	Upper	35	23.8%	\$6,662	31.5%	25.9%	24	30.0%	42.4%	\$4,666	36.6%	49.5%	11	16.4%	41.7%	\$1,996	23.7%	48.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	147	100.0%	\$21,168	100.0%	100.0%	80	100.0%	100.0%	\$12,757	100.0%	100.0%	67	100.0%	100.0%	\$8,411	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.3%	\$0	0.0%	1.3%	0	0.0%	1.5%	\$0	0.0%	0.9%
	Moderate	1	14.3%	\$4	8.3%	17.8%	1	33.3%	13.5%	\$4	16.7%	7.9%	0	0.0%	11.3%	\$0	0.0%	4.1%
	Middle	6	85.7%	\$44	91.7%	54.3%	2	66.7%	54.5%	\$20	83.3%	52.7%	4	100.0%	53.0%	\$24	100.0%	47.5%
	Upper	0	0.0%	\$0	0.0%	25.9%	0	0.0%	30.7%	\$0	0.0%	38.0%	0	0.0%	34.1%	\$0	0.0%	47.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$48	100.0%	100.0%	3	100.0%	100.0%	\$24	100.0%	100.0%	4	100.0%	100.0%	\$24	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	14.1%	0	0.0%	20.5%	\$0	0.0%	16.2%	0	0.0%	18.5%	\$0	0.0%	4.6%
	Moderate	0	0.0%	\$0	0.0%	15.1%	0	0.0%	14.5%	\$0	0.0%	12.3%	0	0.0%	16.3%	\$0	0.0%	8.8%
	Middle	0	0.0%	\$0	0.0%	48.9%	0	0.0%	53.0%	\$0	0.0%	42.7%	0	0.0%	46.7%	\$0	0.0%	51.2%
	Upper	0	0.0%	\$0	0.0%	22.0%	0	0.0%	12.0%	\$0	0.0%	28.9%	0	0.0%	18.5%	\$0	0.0%	35.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	1.4%	\$280	0.9%	2.0%	1	0.9%	1.1%	\$117	0.7%	1.2%	2	1.9%	1.2%	\$163	1.2%	1.1%
	Moderate	14	6.5%	\$967	3.3%	17.8%	6	5.4%	7.9%	\$384	2.4%	4.4%	8	7.6%	7.3%	\$583	4.3%	4.0%
	Middle	154	71.0%	\$19,682	66.5%	54.3%	79	70.5%	52.2%	\$10,795	66.8%	48.3%	75	71.4%	51.9%	\$8,887	66.3%	48.0%
	Upper	46	21.2%	\$8,648	29.2%	25.9%	26	23.2%	38.8%	\$4,875	30.1%	46.0%	20	19.0%	39.6%	\$3,773	28.1%	46.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	217	100.0%	\$29,577	100.0%	100.0%	112	100.0%	100.0%	\$16,171	100.0%	100.0%	105	100.0%	100.0%	\$13,406	100.0%	100.0%

Originations & Purchases

Appendices

Geographic Distribution of Small Business & Small Farm Loans Assessment Area: IA Des Moines

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	6	5.5%	\$763	5.2%	9.4%	1	2.2%	9.5%	\$40	0.5%	15.9%	5	7.8%	9.0%	\$723	12.3%	16.9%
	Moderate	12	11.0%	\$6,455	43.9%	10.0%	7	15.6%	7.3%	\$4,165	47.0%	7.5%	5	7.8%	7.8%	\$2,290	39.1%	8.3%
	Middle	69	63.3%	\$4,472	30.4%	51.6%	32	71.1%	45.1%	\$3,396	38.4%	42.6%	37	57.8%	46.1%	\$1,076	18.4%	40.5%
	Upper	22	20.2%	\$3,020	20.5%	29.0%	5	11.1%	34.8%	\$1,253	14.2%	32.9%	17	26.6%	35.5%	\$1,767	30.2%	33.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.3%	\$0	0.0%	1.1%	0	0.0%	1.5%	\$0	0.0%	0.4%
	Total	109	100.0%	\$14,710	100.0%	100.0%	45	100.0%	100.0%	\$8,854	100.0%	100.0%	64	100.0%	100.0%	\$5,856	100.0%	100.0%
SMALL FARM																		
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	1.7%	\$0	0.0%	2.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	50	94.3%	\$3,688	95.1%	77.2%	32	97.0%	75.0%	\$2,205	97.1%	79.5%	18	90.0%	73.4%	\$1,483	92.2%	78.0%
	Upper	3	5.7%	\$190	4.9%	21.0%	1	3.0%	21.0%	\$65	2.9%	17.8%	2	10.0%	24.5%	\$125	7.8%	20.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	0.6%	0	0.0%	2.2%	\$0	0.0%	1.3%
Total	53	100.0%	\$3,878	100.0%	100.0%	33	100.0%	100.0%	\$2,270	100.0%	100.0%	20	100.0%	100.0%	\$1,608	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans

Assessment Area: IA Des Moines

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010						Bank & Aggregate Lending Comparison 2011					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count #	% %	Dollar \$ (000s)	% %		Bank #	Agg %	% %	Bank \$ (000s)	% %	% %	Bank #	Agg %	% %	Bank \$ (000s)	% %	Agg % %
HOME PURCHASE	Low	16	25.4%	\$1,178	14.1%	17.1%	10	34.5%	15.4%	\$749	22.1%	10.1%	6	17.6%	13.7%	\$429	8.6%	8.5%
	Moderate	22	34.9%	\$2,523	30.2%	18.5%	11	37.9%	28.1%	\$1,263	37.3%	24.3%	11	32.4%	23.3%	\$1,260	25.3%	19.8%
	Middle	10	15.9%	\$1,699	20.3%	25.3%	5	17.2%	22.0%	\$916	27.0%	23.2%	5	14.7%	21.3%	\$783	15.8%	21.9%
	Upper	15	23.8%	\$2,961	35.4%	39.1%	3	10.3%	22.5%	\$462	13.6%	31.0%	12	35.3%	25.0%	\$2,499	50.3%	34.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.9%	\$0	0.0%	11.4%	0	0.0%	16.7%	\$0	0.0%	15.6%
	Total	63	100.0%	\$8,361	100.0%	100.0%	29	100.0%	100.0%	\$3,390	100.0%	100.0%	34	100.0%	100.0%	\$4,971	100.0%	100.0%
REFINANCE	Low	19	12.9%	\$1,327	6.3%	17.1%	7	8.8%	6.7%	\$534	4.2%	3.8%	12	17.9%	6.8%	\$793	9.4%	3.7%
	Moderate	20	13.6%	\$2,134	10.1%	18.5%	16	20.0%	17.0%	\$1,611	12.6%	12.4%	4	6.0%	17.2%	\$523	6.2%	12.7%
	Middle	50	34.0%	\$6,494	30.7%	25.3%	23	28.8%	23.9%	\$3,456	27.1%	21.7%	27	40.3%	21.6%	\$3,038	36.1%	19.4%
	Upper	57	38.8%	\$11,101	52.4%	39.1%	34	42.5%	38.5%	\$7,156	56.1%	47.5%	23	34.3%	37.8%	\$3,945	46.9%	46.8%
	Unknown	1	0.7%	\$112	0.5%	0.0%	0	0.0%	13.9%	\$0	0.0%	14.6%	1	1.5%	16.7%	\$112	1.3%	17.4%
	Total	147	100.0%	\$21,168	100.0%	100.0%	80	100.0%	100.0%	\$12,757	100.0%	100.0%	67	100.0%	100.0%	\$8,411	100.0%	100.0%
HOME IMPROVEMENT	Low	2	28.6%	\$8	16.7%	17.1%	1	33.3%	12.2%	\$4	16.7%	6.7%	1	25.0%	14.1%	\$4	16.7%	6.1%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	20.5%	\$0	0.0%	15.9%	0	0.0%	17.1%	\$0	0.0%	12.7%
	Middle	2	28.6%	\$21	43.8%	25.3%	1	33.3%	24.5%	\$15	62.5%	22.1%	1	25.0%	25.6%	\$6	25.0%	20.8%
	Upper	3	42.9%	\$19	39.6%	39.1%	1	33.3%	38.4%	\$5	20.8%	47.8%	2	50.0%	38.3%	\$14	58.3%	52.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.4%	\$0	0.0%	7.5%	0	0.0%	4.8%	\$0	0.0%	8.0%
	Total	7	100.0%	\$48	100.0%	100.0%	3	100.0%	100.0%	\$24	100.0%	100.0%	4	100.0%	100.0%	\$24	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	25.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	37	17.1%	\$2,513	8.5%	17.1%	18	16.1%	9.6%	\$1,287	8.0%	5.6%	19	18.1%	9.3%	\$1,226	9.1%	5.1%
	Moderate	42	19.4%	\$4,657	15.7%	18.5%	27	24.1%	20.5%	\$2,874	17.8%	15.7%	15	14.3%	19.1%	\$1,783	13.3%	14.4%
	Middle	62	28.6%	\$8,214	27.8%	25.3%	29	25.9%	23.3%	\$4,387	27.1%	21.7%	33	31.4%	21.6%	\$3,827	28.5%	19.5%
	Upper	75	34.6%	\$14,081	47.6%	39.1%	38	33.9%	33.5%	\$7,623	47.1%	41.7%	37	35.2%	33.5%	\$6,458	48.2%	41.3%
	Unknown	1	0.5%	\$112	0.4%	0.0%	0	0.0%	13.1%	\$0	0.0%	15.3%	1	1.0%	16.5%	\$112	0.8%	19.7%
	Total	217	100.0%	\$29,577	100.0%	100.0%	112	100.0%	100.0%	\$16,171	100.0%	100.0%	105	100.0%	100.0%	\$13,406	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IA Des Moines

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Count		Dollar		Count			Dollar					
		#	%	\$ (000s)	\$ %	%	Bank	Agg	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	48	44.0%	\$4,882	33.2%	87.3%	28	62.2%	45.1%	\$3,679	41.6%	39.5%	20	31.3%	48.8%	\$1,203	20.5%	36.4%
		Over \$1 Million	17	15.6%	\$4,491	30.5%	7.0%	8	17.8%				9	14.1%					
		Total Rev. available	65	59.6%	\$9,373	63.7%	94.3%	36	80.0%				29	45.4%					
		Rev. Not Known	44	40.4%	\$5,337	36.3%	5.8%	9	20.0%				35	54.7%					
		Total	109	100.0%	\$14,710	100.0%	100.0%	45	100.0%				64	100.0%					
Small Business	Loan Size	\$100,000 or Less	83	76.1%	\$2,007	13.6%		29	64.4%	89.3%	\$704	8.0%	27.8%	54	84.4%	90.3%	\$1,303	22.3%	29.0%
		\$100,001 - \$250,000	7	6.4%	\$1,269	8.6%		4	8.9%	5.1%	\$721	8.1%	16.0%	3	4.7%	4.5%	\$548	9.4%	15.7%
		\$250,001 - \$1 Million	19	17.4%	\$11,434	77.7%		12	26.7%	5.5%	\$7,429	83.9%	56.2%	7	10.9%	5.2%	\$4,005	68.4%	55.3%
		Total	109	100.0%	\$14,710	100.0%		45	100.0%	100.0%	\$8,854	100.0%	100.0%	64	100.0%	100.0%	\$5,856	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less	52	98.1%	\$3,803	98.1%	98.7%	33	100.0%	74.4%	\$2,270	100.0%	73.3%	19	95.0%	74.1%	\$1,533	95.3%	73.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.8%	0	0.0%				0	0.0%					
		Not Known	1	1.9%	\$75	1.9%	0.5%	0	0.0%				1	5.0%					
		Total	53	100.0%	\$3,878	100.0%	100.0%	33	100.0%				20	100.0%					
Small Farm	Loan Size	\$100,000 or Less	43	81.1%	\$1,918	49.5%		27	81.8%	76.7%	\$1,090	48.0%	29.5%	16	80.0%	70.5%	\$828	51.5%	28.0%
		\$100,001 - \$250,000	8	15.1%	\$1,260	32.5%		5	15.2%	14.8%	\$830	36.6%	33.5%	3	15.0%	20.9%	\$430	26.7%	39.5%
		\$250,001 - \$500,000	2	3.8%	\$700	18.1%		1	3.0%	8.5%	\$350	15.4%	36.9%	1	5.0%	8.6%	\$350	21.8%	32.5%
		Total	53	100.0%	\$3,878	100.0%		33	100.0%	100.0%	\$2,270	100.0%	100.0%	20	100.0%	100.0%	\$1,608	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: IA Waterloo

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Dollar		Count			Dollar			
		#	%	\$ (000s)	\$ %	Bank				Agg	Agg	Bank	Agg	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	1.0%	\$0	0.0%	1.0%	0	0.0%	1.6%	\$0	0.0%	1.2%
	Moderate	12	16.9%	\$990	9.1%	25.3%	6	16.2%	18.9%	\$439	7.8%	11.7%	6	17.6%	17.6%	\$551	10.5%	10.0%
	Middle	41	57.7%	\$5,928	54.4%	49.3%	20	54.1%	51.2%	\$2,733	48.4%	50.4%	21	61.8%	54.1%	\$3,195	60.8%	54.3%
	Upper	18	25.4%	\$3,988	36.6%	24.3%	11	29.7%	28.8%	\$2,479	43.9%	36.8%	7	20.6%	26.7%	\$1,509	28.7%	34.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	71	100.0%	\$10,906	100.0%	100.0%	37	100.0%	100.0%	\$5,651	100.0%	100.0%	34	100.0%	100.0%	\$5,255	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.7%	\$0	0.0%	0.5%	0	0.0%	1.1%	\$0	0.0%	1.0%
	Moderate	18	12.2%	\$1,399	6.0%	25.3%	10	10.0%	10.5%	\$736	4.4%	6.6%	8	16.7%	12.3%	\$663	9.7%	7.7%
	Middle	58	39.2%	\$6,667	28.4%	49.3%	41	41.0%	51.7%	\$4,893	29.4%	48.7%	17	35.4%	53.4%	\$1,774	26.0%	51.5%
	Upper	72	48.6%	\$15,398	65.6%	24.3%	49	49.0%	37.1%	\$11,008	66.2%	44.2%	23	47.9%	33.2%	\$4,390	64.3%	39.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	148	100.0%	\$23,464	100.0%	100.0%	100	100.0%	100.0%	\$16,637	100.0%	100.0%	48	100.0%	100.0%	\$6,827	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.2%	\$0	0.0%	0.3%
	Moderate	3	100.0%	\$16	100.0%	25.3%	1	100.0%	22.0%	\$4	100.0%	14.7%	2	100.0%	27.2%	\$12	100.0%	17.7%
	Middle	0	0.0%	\$0	0.0%	49.3%	0	0.0%	53.3%	\$0	0.0%	53.1%	0	0.0%	48.1%	\$0	0.0%	49.4%
	Upper	0	0.0%	\$0	0.0%	24.3%	0	0.0%	24.8%	\$0	0.0%	32.2%	0	0.0%	23.5%	\$0	0.0%	32.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$16	100.0%	100.0%	1	100.0%	100.0%	\$4	100.0%	100.0%	2	100.0%	100.0%	\$12	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	12.4%	0	0.0%	6.1%	\$0	0.0%	1.8%	0	0.0%	9.8%	\$0	0.0%	16.6%
	Moderate	0	0.0%	\$0	0.0%	13.7%	0	0.0%	33.3%	\$0	0.0%	3.4%	0	0.0%	7.3%	\$0	0.0%	14.2%
	Middle	0	0.0%	\$0	0.0%	43.9%	0	0.0%	21.2%	\$0	0.0%	37.2%	0	0.0%	46.3%	\$0	0.0%	35.1%
	Upper	0	0.0%	\$0	0.0%	30.0%	0	0.0%	39.4%	\$0	0.0%	57.6%	0	0.0%	36.6%	\$0	0.0%	34.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.8%	\$0	0.0%	0.7%	0	0.0%	1.4%	\$0	0.0%	1.9%
	Moderate	33	14.9%	\$2,405	7.0%	25.3%	17	12.3%	14.4%	\$1,179	5.3%	8.5%	16	19.0%	14.9%	\$1,226	10.1%	9.1%
	Middle	99	44.6%	\$12,595	36.6%	49.3%	61	44.2%	51.4%	\$7,626	34.2%	49.1%	38	45.2%	53.4%	\$4,969	41.1%	51.7%
	Upper	90	40.5%	\$19,386	56.4%	24.3%	60	43.5%	33.4%	\$13,487	60.5%	41.6%	30	35.7%	30.2%	\$5,899	48.8%	37.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	222	100.0%	\$34,386	100.0%	100.0%	138	100.0%	100.0%	\$22,292	100.0%	100.0%	84	100.0%	100.0%	\$12,094	100.0%	100.0%

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: IA Waterloo

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	24	17.9%	\$980	11.3%	9.3%	5	11.9%	13.4%	\$135	3.4%	16.9%	19	20.7%	12.9%	\$845	17.9%	15.6%
	Moderate	20	14.9%	\$2,008	23.2%	17.9%	7	16.7%	14.7%	\$802	20.3%	14.0%	13	14.1%	15.9%	\$1,206	25.6%	13.4%
	Middle	68	50.7%	\$4,577	52.8%	49.3%	24	57.1%	42.5%	\$2,691	68.2%	39.2%	44	47.8%	44.1%	\$1,886	40.0%	45.5%
	Upper	22	16.4%	\$1,098	12.7%	23.5%	6	14.3%	24.5%	\$315	8.0%	28.8%	16	17.4%	25.2%	\$783	16.6%	25.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.8%	\$0	0.0%	1.2%	0	0.0%	1.9%	\$0	0.0%	0.3%
	Total	134	100.0%	\$8,663	100.0%	100.0%	42	100.0%	100.0%	\$3,943	100.0%	100.0%	92	100.0%	100.0%	\$4,720	100.0%	100.0%
SMALL FARM						Small Farms												
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	11.1%	\$48	1.6%	1.9%	1	12.5%	2.6%	\$13	0.9%	0.5%	1	10.0%	2.2%	\$35	2.3%	1.2%
	Middle	13	72.2%	\$2,155	73.5%	65.9%	6	75.0%	60.6%	\$1,160	83.6%	68.2%	7	70.0%	69.1%	\$995	64.4%	71.2%
	Upper	3	16.7%	\$730	24.9%	32.2%	1	12.5%	35.5%	\$215	15.5%	31.1%	2	20.0%	28.1%	\$515	33.3%	27.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.2%	0	0.0%	0.7%	\$0	0.0%	0.0%
Total	18	100.0%	\$2,933	100.0%	100.0%	8	100.0%	100.0%	\$1,388	100.0%	100.0%	10	100.0%	100.0%	\$1,545	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans

Assessment Area: IA Waterloo

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010						Bank & Aggregate Lending Comparison 2011					
		Count		Dollar		Families by Family Income %	Count			Dollar			Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %	Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	13	18.3%	\$906	8.3%	17.6%	10	27.0%	12.9%	\$692	12.2%	7.8%	3	8.8%	11.5%	\$214	4.1%	7.0%
	Moderate	13	18.3%	\$1,458	13.4%	20.6%	7	18.9%	24.3%	\$721	12.8%	19.6%	6	17.6%	20.5%	\$737	14.0%	16.5%
	Middle	17	23.9%	\$2,124	19.5%	23.3%	4	10.8%	21.1%	\$442	7.8%	21.1%	13	38.2%	22.3%	\$1,682	32.0%	22.8%
	Upper	28	39.4%	\$6,418	58.8%	38.4%	16	43.2%	26.6%	\$3,796	67.2%	37.2%	12	35.3%	27.4%	\$2,622	49.9%	37.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.1%	\$0	0.0%	14.3%	0	0.0%	18.4%	\$0	0.0%	15.8%
	Total	71	100.0%	\$10,906	100.0%	100.0%	37	100.0%	100.0%	\$5,651	100.0%	100.0%	34	100.0%	100.0%	\$5,255	100.0%	100.0%
REFINANCE	Low	12	8.1%	\$905	3.9%	17.6%	6	6.0%	5.7%	\$400	2.4%	3.1%	6	12.5%	7.4%	\$505	7.4%	4.0%
	Moderate	26	17.6%	\$2,566	10.9%	20.6%	17	17.0%	15.6%	\$1,699	10.2%	10.9%	9	18.8%	16.1%	\$867	12.7%	11.3%
	Middle	31	20.9%	\$3,613	15.4%	23.3%	23	23.0%	23.3%	\$2,660	16.0%	19.7%	8	16.7%	23.7%	\$953	14.0%	20.2%
	Upper	79	53.4%	\$16,380	69.8%	38.4%	54	54.0%	45.8%	\$11,878	71.4%	56.3%	25	52.1%	40.7%	\$4,502	65.9%	50.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.5%	\$0	0.0%	10.0%	0	0.0%	12.0%	\$0	0.0%	13.9%
	Total	148	100.0%	\$23,464	100.0%	100.0%	100	100.0%	100.0%	\$16,637	100.0%	100.0%	48	100.0%	100.0%	\$6,827	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	17.6%	0	0.0%	12.1%	\$0	0.0%	7.7%	0	0.0%	9.3%	\$0	0.0%	4.5%
	Moderate	3	100.0%	\$16	100.0%	20.6%	1	100.0%	22.4%	\$4	100.0%	16.5%	2	100.0%	26.5%	\$12	100.0%	21.9%
	Middle	0	0.0%	\$0	0.0%	23.3%	0	0.0%	23.4%	\$0	0.0%	21.6%	0	0.0%	26.5%	\$0	0.0%	19.7%
	Upper	0	0.0%	\$0	0.0%	38.4%	0	0.0%	36.0%	\$0	0.0%	47.3%	0	0.0%	28.4%	\$0	0.0%	42.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.1%	\$0	0.0%	6.9%	0	0.0%	9.3%	\$0	0.0%	11.7%
	Total	3	100.0%	\$16	100.0%	100.0%	1	100.0%	100.0%	\$4	100.0%	100.0%	2	100.0%	100.0%	\$12	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	25	11.3%	\$1,811	5.3%	17.6%	16	11.6%	8.8%	\$1,092	4.9%	4.8%	9	10.7%	9.1%	\$719	5.9%	4.9%
	Moderate	42	18.9%	\$4,040	11.7%	20.6%	25	18.1%	19.2%	\$2,424	10.9%	13.9%	17	20.2%	18.1%	\$1,616	13.4%	12.8%
	Middle	48	21.6%	\$5,737	16.7%	23.3%	27	19.6%	22.3%	\$3,102	13.9%	19.7%	21	25.0%	23.0%	\$2,635	21.8%	20.1%
	Upper	107	48.2%	\$22,798	66.3%	38.4%	70	50.7%	37.6%	\$15,674	70.3%	47.5%	37	44.0%	34.5%	\$7,124	58.9%	42.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.1%	\$0	0.0%	14.0%	0	0.0%	15.3%	\$0	0.0%	19.3%
	Total	222	100.0%	\$34,386	100.0%	100.0%	138	100.0%	100.0%	\$22,292	100.0%	100.0%	84	100.0%	100.0%	\$12,094	100.0%	100.0%

Originations & Purchases

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Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IA Waterloo

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison											
		Bank				Total Businesses	2010			2011								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %
Small Business Revenue	\$1 Million or Less	46	34.3%	\$3,370	38.9%	87.8%	25	59.5%	48.1%	\$1,733	44.0%	54.7%	21	22.8%	48.9%	\$1,637	34.7%	50.9%
	Over \$1 Million	18	13.4%	\$3,138	36.2%	7.8%	10	23.8%				8	8.7%					
	Total Rev. available	64	47.7%	\$6,508	75.1%	95.6%	35	83.3%				29	31.5%					
	Rev. Not Known	70	52.2%	\$2,155	24.9%	4.5%	7	16.7%				63	68.5%					
	Total	134	100.0%	\$8,663	100.0%	100.0%	42	100.0%				92	100.0%					
Small Business Loan Size	\$100,000 or Less	116	86.6%	\$3,806	43.9%		31	73.8%	87.0%	\$1,064	27.0%	28.1%	85	92.4%	88.0%	\$2,742	58.1%	27.1%
	\$100,001 - \$250,000	10	7.5%	\$1,844	21.3%		6	14.3%	7.0%	\$1,029	26.1%	20.8%	4	4.3%	5.8%	\$815	17.3%	17.6%
	\$250,001 - \$1 Million	8	6.0%	\$3,013	34.8%		5	11.9%	6.1%	\$1,850	46.9%	51.1%	3	3.3%	6.2%	\$1,163	24.6%	55.3%
	Total	134	100.0%	\$8,663	100.0%		42	100.0%	100.0%	\$3,943	100.0%	100.0%	92	100.0%	100.0%	\$4,720	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	14	77.8%	\$1,928	65.7%	Total Farms 99.0%	7	87.5%	81.3%	\$888	64.0%	86.2%	7	70.0%	74.8%	\$1,040	67.3%	76.9%
	Over \$1 Million	4	22.2%	\$1,005	34.3%	0.6%	1	12.5%				3	30.0%					
	Not Known	0	0.0%	\$0	0.0%	0.4%	0	0.0%				0	0.0%					
	Total	18	100.0%	\$2,933	100.0%	100.0%	8	100.0%				10	100.0%					
Small Farm Loan Size	\$100,000 or Less	7	38.9%	\$358	12.2%		4	50.0%	64.5%	\$198	14.3%	23.5%	3	30.0%	62.6%	\$160	10.4%	23.3%
	\$100,001 - \$250,000	7	38.9%	\$1,150	39.2%		2	25.0%	24.5%	\$415	29.9%	40.0%	5	50.0%	26.6%	\$735	47.6%	42.9%
	\$250,001 - \$500,000	4	22.2%	\$1,425	48.6%		2	25.0%	11.0%	\$775	55.8%	36.4%	2	20.0%	10.8%	\$650	42.1%	33.7%
	Total	18	100.0%	\$2,933	100.0%		8	100.0%	100.0%	\$1,388	100.0%	100.0%	10	100.0%	100.0%	\$1,545	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

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Geographic Distribution of HMDA Loans

Assessment Area: KY Southwest KY

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Bank		Agg	Count		Dollar			
		#	%	\$ (000s)	%	#				%	%		\$ (000s)	%	%	#	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	4.1%	\$479	2.0%	4.8%	3	2.4%	4.1%	\$148	1.1%	2.1%	6	6.2%	2.6%	\$331	3.3%	1.3%
	Middle	76	34.4%	\$6,753	28.8%	31.8%	45	36.3%	27.3%	\$3,892	28.7%	23.0%	31	32.0%	31.9%	\$2,861	28.8%	27.8%
	Upper	136	61.5%	\$16,251	69.2%	63.4%	76	61.3%	68.6%	\$9,505	70.2%	74.8%	60	61.9%	65.5%	\$6,746	67.9%	70.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	221	100.0%	\$23,483	100.0%	100.0%	124	100.0%	100.0%	\$13,545	100.0%	100.0%	97	100.0%	100.0%	\$9,938	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	13	2.8%	\$1,017	1.9%	4.8%	6	2.1%	2.0%	\$400	1.2%	1.6%	7	4.0%	1.9%	\$617	3.3%	1.5%
	Middle	133	28.5%	\$13,015	24.7%	31.8%	86	29.5%	22.8%	\$9,231	27.2%	19.2%	47	27.0%	24.9%	\$3,784	20.2%	21.5%
	Upper	320	68.7%	\$38,623	73.4%	63.4%	200	68.5%	75.2%	\$24,269	71.6%	79.1%	120	69.0%	73.2%	\$14,354	76.5%	77.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	466	100.0%	\$52,655	100.0%	100.0%	292	100.0%	100.0%	\$33,900	100.0%	100.0%	174	100.0%	100.0%	\$18,755	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	3.3%	\$6	1.4%	4.8%	1	4.0%	2.8%	\$3	2.1%	1.5%	1	2.9%	3.5%	\$3	1.1%	2.0%
	Middle	25	41.7%	\$151	35.4%	31.8%	10	40.0%	30.2%	\$57	39.3%	25.3%	15	42.9%	37.4%	\$94	33.3%	45.2%
	Upper	33	55.0%	\$270	63.2%	63.4%	14	56.0%	67.0%	\$85	58.6%	73.2%	19	54.3%	59.1%	\$185	65.6%	52.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	60	100.0%	\$427	100.0%	100.0%	25	100.0%	100.0%	\$145	100.0%	100.0%	35	100.0%	100.0%	\$282	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	22.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	22.2%	\$0	0.0%	12.7%
	Middle	0	0.0%	\$0	0.0%	44.0%	0	0.0%	50.0%	\$0	0.0%	53.8%	0	0.0%	66.7%	\$0	0.0%	79.7%
	Upper	0	0.0%	\$0	0.0%	33.4%	0	0.0%	50.0%	\$0	0.0%	46.2%	0	0.0%	11.1%	\$0	0.0%	7.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	24	3.2%	\$1,502	2.0%	4.8%	10	2.3%	2.6%	\$551	1.2%	1.7%	14	4.6%	2.3%	\$951	3.3%	1.4%
	Middle	234	31.3%	\$19,919	26.0%	31.8%	141	32.0%	24.4%	\$13,180	27.7%	21.0%	93	30.4%	28.2%	\$6,739	23.3%	24.4%
	Upper	489	65.5%	\$55,144	72.0%	63.4%	290	65.8%	72.9%	\$33,859	71.1%	77.2%	199	65.0%	69.5%	\$21,285	73.5%	74.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	747	100.0%	\$76,565	100.0%	100.0%	441	100.0%	100.0%	\$47,590	100.0%	100.0%	306	100.0%	100.0%	\$28,975	100.0%	100.0%

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: KY Southwest KY

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	56	13.3%	\$3,915	13.1%	9.9%	13	12.7%	11.1%	\$1,515	13.0%	17.6%	43	13.5%	12.0%	\$2,400	13.2%	20.2%
	Middle	148	35.2%	\$11,689	39.1%	34.6%	28	27.5%	32.7%	\$3,751	32.1%	27.4%	120	37.6%	32.0%	\$7,938	43.5%	31.2%
	Upper	212	50.4%	\$14,239	47.6%	55.5%	60	58.8%	52.4%	\$6,408	54.9%	53.9%	152	47.6%	52.6%	\$7,831	42.9%	47.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	5	1.2%	\$71	0.2%		1	1.0%	3.8%	\$1	0.0%	1.1%	4	1.3%	3.3%	\$70	0.4%	0.6%
	Total	421	100.0%	\$29,914	100.0%	100.0%	102	100.0%	100.0%	\$11,675	100.0%	100.0%	319	100.0%	100.0%	\$18,239	100.0%	100.0%
SMALL FARM																		
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	0.9%	\$17	0.1%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	1.8%	0.7%	\$17	0.2%	0.1%
	Middle	18	16.5%	\$2,655	18.2%	36.3%	8	15.4%	31.2%	\$1,101	18.7%	23.9%	10	17.5%	29.7%	\$1,554	17.9%	26.5%
	Upper	90	82.6%	\$11,921	81.7%	63.7%	44	84.6%	67.4%	\$4,787	81.3%	75.9%	46	80.7%	69.6%	\$7,134	82.0%	73.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	109	100.0%	\$14,593	100.0%	100.0%	52	100.0%	100.0%	\$5,888	100.0%	100.0%	57	100.0%	100.0%	\$8,705	100.0%	100.0%	

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Borrower Distribution of HMDA Loans

Assessment Area: KY Southwest KY

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg %	Agg %	Bank #	Agg %	Bank \$ (000s)	Agg %	Agg %		
HOME PURCHASE	Low	19	8.6%	\$981	4.2%	15.1%	12	9.7%	5.5%	\$610	4.5%	2.5%	7	7.2%	3.1%	\$371	3.7%	1.4%
	Moderate	40	18.1%	\$2,609	11.1%	13.7%	22	17.7%	14.3%	\$1,482	10.9%	9.1%	18	18.6%	13.1%	\$1,127	11.3%	7.9%
	Middle	64	29.0%	\$6,180	26.3%	18.8%	31	25.0%	22.6%	\$2,983	22.0%	18.7%	33	34.0%	24.3%	\$3,197	32.2%	19.9%
	Upper	98	44.3%	\$13,713	58.4%	52.4%	59	47.6%	46.2%	\$8,470	62.5%	56.8%	39	40.2%	46.1%	\$5,243	52.8%	56.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.5%	\$0	0.0%	12.9%	0	0.0%	13.4%	\$0	0.0%	14.3%
	Total	221	100.0%	\$23,483	100.0%	100.0%	124	100.0%	100.0%	\$13,545	100.0%	100.0%	97	100.0%	100.0%	\$9,938	100.0%	100.0%
REFINANCE	Low	35	7.5%	\$1,626	3.1%	15.1%	17	5.8%	2.2%	\$810	2.4%	0.9%	18	10.3%	2.3%	\$816	4.4%	0.9%
	Moderate	57	12.2%	\$4,027	7.6%	13.7%	39	13.4%	7.6%	\$2,824	8.3%	4.0%	18	10.3%	7.2%	\$1,203	6.4%	4.0%
	Middle	85	18.2%	\$7,245	13.8%	18.8%	51	17.5%	13.8%	\$4,429	13.1%	9.4%	34	19.5%	15.3%	\$2,816	15.0%	10.5%
	Upper	282	60.5%	\$38,965	74.0%	52.4%	182	62.3%	53.8%	\$25,370	74.8%	59.5%	100	57.5%	54.6%	\$13,595	72.5%	60.4%
	Unknown	7	1.5%	\$792	1.5%	0.0%	3	1.0%	22.6%	\$467	1.4%	26.2%	4	2.3%	20.6%	\$325	1.7%	24.3%
	Total	466	100.0%	\$52,655	100.0%	100.0%	292	100.0%	100.0%	\$33,900	100.0%	100.0%	174	100.0%	100.0%	\$18,755	100.0%	100.0%
HOME IMPROVEMENT	Low	5	8.3%	\$18	4.2%	15.1%	2	8.0%	6.1%	\$7	4.8%	3.8%	3	8.6%	8.7%	\$11	3.9%	3.2%
	Moderate	15	25.0%	\$74	17.3%	13.7%	6	24.0%	14.0%	\$26	17.9%	6.3%	9	25.7%	16.5%	\$48	17.0%	8.1%
	Middle	13	21.7%	\$61	14.3%	18.8%	7	28.0%	20.1%	\$21	14.5%	14.1%	6	17.1%	22.6%	\$40	14.2%	19.0%
	Upper	27	45.0%	\$274	64.2%	52.4%	10	40.0%	55.9%	\$91	62.8%	67.1%	17	48.6%	47.8%	\$183	64.9%	66.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.9%	\$0	0.0%	8.7%	0	0.0%	4.3%	\$0	0.0%	3.0%
	Total	60	100.0%	\$427	100.0%	100.0%	25	100.0%	100.0%	\$145	100.0%	100.0%	35	100.0%	100.0%	\$282	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	15.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	52.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	59	7.9%	\$2,625	3.4%	15.1%	31	7.0%	3.4%	\$1,427	3.0%	1.4%	28	9.2%	3.0%	\$1,198	4.1%	1.1%
	Moderate	112	15.0%	\$6,710	8.8%	13.7%	67	15.2%	9.8%	\$4,332	9.1%	5.4%	45	14.7%	9.8%	\$2,378	8.2%	5.4%
	Middle	162	21.7%	\$13,486	17.6%	18.8%	89	20.2%	16.7%	\$7,433	15.6%	11.8%	73	23.9%	19.0%	\$6,053	20.9%	13.9%
	Upper	407	54.5%	\$52,952	69.2%	52.4%	251	56.9%	51.5%	\$33,931	71.3%	57.6%	156	51.0%	51.0%	\$19,021	65.6%	58.9%
	Unknown	7	0.9%	\$792	1.0%	0.0%	3	0.7%	18.5%	\$467	1.0%	23.8%	4	1.3%	17.2%	\$325	1.1%	20.6%
	Total	747	100.0%	\$76,565	100.0%	100.0%	441	100.0%	100.0%	\$47,590	100.0%	100.0%	306	100.0%	100.0%	\$28,975	100.0%	100.0%

Originations & Purchases

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Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: KY Southwest KY

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Bank	Agg	Dollar	Count			Dollar						
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s
Small Business	Revenue	\$1 Million or Less	104	24.7%	\$6,885	23.0%	91.1%	55	53.9%	37.3%	\$3,982	34.1%	43.6%	49	15.4%	35.8%	\$2,903	15.9%	35.9%
		Over \$1 Million	69	16.4%	\$17,895	59.8%	5.1%	32	31.4%				37	11.6%					
		Total Rev. available	173	41.1%	\$24,780	82.8%	96.2%	87	85.3%				86	27.0%					
		Rev. Not Known	248	58.9%	\$5,134	17.2%	3.9%	15	14.7%				233	73.0%					
		Total	421	100.0%	\$29,914	100.0%	100.0%	102	100.0%				319	100.0%					
Small Business	Loan Size	\$100,000 or Less	363	86.2%	\$8,341	27.9%		78	76.5%	91.1%	\$2,667	22.8%	26.9%	285	89.3%	92.9%	\$5,674	31.1%	29.3%
		\$100,001 - \$250,000	29	6.9%	\$4,709	15.7%		11	10.8%	4.3%	\$1,895	16.2%	16.7%	18	5.6%	3.2%	\$2,814	15.4%	14.1%
		\$250,001 - \$1 Million	29	6.9%	\$16,864	56.4%		13	12.7%	4.6%	\$7,113	60.9%	56.4%	16	5.0%	4.0%	\$9,751	53.5%	56.6%
		Total	421	100.0%	\$29,914	100.0%		102	100.0%	100.0%	\$11,675	100.0%	100.0%	319	100.0%	100.0%	\$18,239	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less	89	81.7%	\$11,310	77.5%	Total Farms	45	86.5%	76.8%	\$4,580	77.8%	78.9%	44	77.2%	72.3%	\$6,730	77.3%	80.0%
		Over \$1 Million	13	11.9%	\$2,995	20.5%	99.1%	5	9.6%				8	14.0%					
		Not Known	7	6.4%	\$288	2.0%	0.7%	2	3.8%				5	8.8%					
		Total	109	100.0%	\$14,593	100.0%	100.0%	52	100.0%				57	100.0%					
Small Farm	Loan Size	\$100,000 or Less	59	54.1%	\$2,711	18.6%		32	61.5%	78.3%	\$1,580	26.8%	37.5%	27	47.4%	70.3%	\$1,131	13.0%	23.0%
		\$100,001 - \$250,000	31	28.4%	\$5,025	34.4%		15	28.8%	17.4%	\$2,483	42.2%	40.1%	16	28.1%	18.9%	\$2,542	29.2%	33.0%
		\$250,001 - \$500,000	19	17.4%	\$6,857	47.0%		5	9.6%	4.3%	\$1,825	31.0%	22.4%	14	24.6%	10.8%	\$5,032	57.8%	44.0%
		Total	109	100.0%	\$14,593	100.0%		52	100.0%	100.0%	\$5,888	100.0%	100.0%	57	100.0%	100.0%	\$8,705	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

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Geographic Distribution of HMDA Loans

Assessment Area: LA Baton Rouge

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Dollar		Count			Dollar			
		#	%	\$ (000s)	\$ %	Bank				Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg
HOME PURCHASE	Low	6	1.2%	\$481	0.5%	4.7%	4	1.6%	1.2%	\$329	0.6%	0.7%	2	0.8%	1.0%	\$152	0.3%	0.7%
	Moderate	35	6.9%	\$4,274	4.3%	15.6%	19	7.5%	6.2%	\$2,138	4.2%	4.3%	16	6.3%	6.0%	\$2,136	4.3%	3.9%
	Middle	206	40.5%	\$36,958	36.9%	43.0%	98	38.7%	48.9%	\$17,230	34.0%	46.5%	108	42.2%	49.5%	\$19,728	39.9%	46.7%
	Upper	262	51.5%	\$58,486	58.4%	36.7%	132	52.2%	43.7%	\$31,004	61.2%	48.5%	130	50.8%	43.6%	\$27,482	55.5%	48.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	509	100.0%	\$100,199	100.0%	100.0%	253	100.0%	100.0%	\$50,701	100.0%	100.0%	256	100.0%	100.0%	\$49,498	100.0%	100.0%
REFINANCE	Low	7	0.8%	\$938	0.5%	4.7%	4	0.8%	0.9%	\$541	0.5%	0.8%	3	0.9%	1.1%	\$397	0.5%	1.0%
	Moderate	55	6.7%	\$9,567	5.5%	15.6%	32	6.6%	5.3%	\$4,900	4.9%	3.8%	23	6.8%	5.8%	\$4,667	6.4%	4.4%
	Middle	325	39.4%	\$61,825	35.7%	43.0%	196	40.4%	44.7%	\$36,422	36.4%	42.1%	129	38.1%	45.3%	\$25,403	34.6%	42.4%
	Upper	437	53.0%	\$101,053	58.3%	36.7%	253	52.2%	49.2%	\$58,072	58.1%	53.3%	184	54.3%	47.8%	\$42,981	58.5%	52.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	824	100.0%	\$173,383	100.0%	100.0%	485	100.0%	100.0%	\$99,935	100.0%	100.0%	339	100.0%	100.0%	\$73,448	100.0%	100.0%
HOME IMPROVEMENT	Low	2	2.1%	\$15	1.5%	4.7%	1	2.7%	2.0%	\$12	3.2%	1.6%	1	1.7%	2.8%	\$3	0.5%	2.2%
	Moderate	7	7.3%	\$55	5.6%	15.6%	1	2.7%	12.8%	\$4	1.1%	7.6%	6	10.2%	13.0%	\$51	8.3%	8.1%
	Middle	63	65.6%	\$690	69.8%	43.0%	24	64.9%	47.2%	\$271	71.7%	39.9%	39	66.1%	45.8%	\$419	68.6%	40.8%
	Upper	24	25.0%	\$229	23.2%	36.7%	11	29.7%	38.1%	\$91	24.1%	50.8%	13	22.0%	38.4%	\$138	22.6%	48.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	96	100.0%	\$989	100.0%	100.0%	37	100.0%	100.0%	\$378	100.0%	100.0%	59	100.0%	100.0%	\$611	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	15.9%	0	0.0%	22.2%	\$0	0.0%	7.6%	0	0.0%	8.1%	\$0	0.0%	3.9%
	Moderate	0	0.0%	\$0	0.0%	20.9%	0	0.0%	26.7%	\$0	0.0%	11.6%	0	0.0%	22.6%	\$0	0.0%	4.6%
	Middle	0	0.0%	\$0	0.0%	26.3%	0	0.0%	20.0%	\$0	0.0%	66.0%	0	0.0%	38.7%	\$0	0.0%	40.5%
	Upper	0	0.0%	\$0	0.0%	36.9%	0	0.0%	31.1%	\$0	0.0%	14.9%	0	0.0%	30.6%	\$0	0.0%	51.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	15	1.0%	\$1,434	0.5%	4.7%	9	1.2%	1.1%	\$882	0.6%	1.0%	6	0.9%	1.1%	\$552	0.4%	1.0%
	Moderate	97	6.8%	\$13,896	5.1%	15.6%	52	6.7%	6.0%	\$7,042	4.7%	4.3%	45	6.9%	6.2%	\$6,854	5.5%	4.3%
	Middle	594	41.6%	\$99,473	36.2%	43.0%	318	41.0%	46.4%	\$53,923	35.7%	44.7%	276	42.2%	47.1%	\$45,550	36.9%	44.0%
	Upper	723	50.6%	\$159,768	58.2%	36.7%	396	51.1%	46.5%	\$89,167	59.0%	50.0%	327	50.0%	45.6%	\$70,601	57.1%	50.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,429	100.0%	\$274,571	100.0%	100.0%	775	100.0%	100.0%	\$151,014	100.0%	100.0%	654	100.0%	100.0%	\$123,557	100.0%	100.0%

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: LA Baton Rouge

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	61	3.1%	\$10,289	5.3%	5.4%	17	2.5%	3.0%	\$3,267	3.5%	3.0%	44	3.4%	3.1%	\$7,022	7.0%	2.9%
	Moderate	221	11.2%	\$24,264	12.4%	16.1%	69	10.3%	10.8%	\$10,994	11.6%	14.3%	152	11.7%	12.0%	\$13,270	13.1%	13.4%
	Middle	859	43.6%	\$87,913	45.0%	40.4%	312	46.6%	38.5%	\$46,509	49.3%	37.9%	547	42.1%	38.6%	\$41,404	41.0%	37.0%
	Upper	827	42.0%	\$72,804	37.3%	38.1%	272	40.6%	45.1%	\$33,605	35.6%	43.4%	555	42.7%	43.9%	\$39,199	38.8%	45.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	2	0.1%	\$23	0.0%		0	0.0%	2.6%	\$0	0.0%	1.4%	2	0.2%	2.4%	\$23	0.0%	1.1%
	Total	1,970	100.0%	\$195,293	100.0%	100.0%	670	100.0%	100.0%	\$94,375	100.0%	100.0%	1,300	100.0%	100.0%	\$100,918	100.0%	100.0%
SMALL FARM						Small Farms												
	Low	7	12.7%	\$1,208	18.2%	10.8%	5	22.7%	8.5%	\$1,149	32.5%	21.8%	2	6.1%	3.9%	\$59	1.9%	1.1%
	Moderate	16	29.1%	\$2,361	35.5%	10.0%	5	22.7%	14.1%	\$988	28.0%	25.6%	11	33.3%	27.6%	\$1,373	44.1%	45.7%
	Middle	30	54.5%	\$3,054	45.9%	50.8%	12	54.5%	43.7%	\$1,395	39.5%	31.9%	18	54.5%	44.7%	\$1,659	53.2%	33.7%
	Upper	2	3.6%	\$25	0.4%	28.4%	0	0.0%	28.2%	\$0	0.0%	20.0%	2	6.1%	21.1%	\$25	0.8%	19.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.6%	\$0	0.0%	0.7%	0	0.0%	2.6%	\$0	0.0%	0.1%
Total	55	100.0%	\$6,648	100.0%	100.0%	22	100.0%	100.0%	\$3,532	100.0%	100.0%	33	100.0%	100.0%	\$3,116	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: LA Baton Rouge

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	45	8.8%	\$4,450	4.4%	22.3%	19	7.5%	8.0%	\$1,774	3.5%	4.7%	26	10.2%	8.9%	\$2,676	5.4%	5.1%
	Moderate	120	23.6%	\$16,022	16.0%	16.1%	54	21.3%	25.4%	\$7,116	14.0%	20.1%	66	25.8%	23.8%	\$8,906	18.0%	18.7%
	Middle	113	22.2%	\$17,380	17.3%	19.2%	57	22.5%	24.7%	\$8,512	16.8%	23.4%	56	21.9%	24.0%	\$8,868	17.9%	23.4%
	Upper	230	45.2%	\$62,126	62.0%	42.4%	123	48.6%	34.1%	\$33,299	65.7%	43.7%	107	41.8%	33.1%	\$28,827	58.2%	43.2%
	Unknown	1	0.2%	\$221	0.2%	0.0%	0	0.0%	7.8%	\$0	0.0%	8.2%	1	0.4%	10.1%	\$221	0.4%	9.7%
	<i>Total</i>	<i>509</i>	<i>100.0%</i>	<i>\$100,199</i>	<i>100.0%</i>	<i>100.0%</i>	<i>253</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$50,701</i>	<i>100.0%</i>	<i>100.0%</i>	<i>256</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$49,498</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	33	4.0%	\$2,751	1.6%	22.3%	13	2.7%	3.4%	\$985	1.0%	1.8%	20	5.9%	4.3%	\$1,766	2.4%	2.2%
	Moderate	80	9.7%	\$8,602	5.0%	16.1%	44	9.1%	11.6%	\$4,681	4.7%	7.8%	36	10.6%	11.1%	\$3,921	5.3%	7.4%
	Middle	161	19.5%	\$21,807	12.6%	19.2%	100	20.6%	19.5%	\$13,373	13.4%	15.8%	61	18.0%	19.6%	\$8,434	11.5%	15.7%
	Upper	539	65.4%	\$137,180	79.1%	42.4%	322	66.4%	49.0%	\$79,933	80.0%	58.2%	217	64.0%	47.6%	\$57,247	77.9%	58.0%
	Unknown	11	1.3%	\$3,043	1.8%	0.0%	6	1.2%	16.6%	\$963	1.0%	16.5%	5	1.5%	17.4%	\$2,080	2.8%	16.7%
	<i>Total</i>	<i>824</i>	<i>100.0%</i>	<i>\$173,383</i>	<i>100.0%</i>	<i>100.0%</i>	<i>485</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$99,935</i>	<i>100.0%</i>	<i>100.0%</i>	<i>339</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$73,448</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	15	15.6%	\$72	7.3%	22.3%	4	10.8%	9.1%	\$19	5.0%	2.5%	11	18.6%	9.5%	\$53	8.7%	3.4%
	Moderate	16	16.7%	\$78	7.9%	16.1%	7	18.9%	17.3%	\$39	10.3%	11.2%	9	15.3%	18.3%	\$39	6.4%	11.8%
	Middle	28	29.2%	\$286	28.9%	19.2%	15	40.5%	23.0%	\$113	29.9%	18.3%	13	22.0%	20.9%	\$173	28.3%	17.8%
	Upper	35	36.5%	\$541	54.7%	42.4%	10	27.0%	42.6%	\$198	52.4%	61.0%	25	42.4%	42.0%	\$343	56.1%	59.0%
	Unknown	2	2.1%	\$12	1.2%	0.0%	1	2.7%	7.9%	\$9	2.4%	7.1%	1	1.7%	9.3%	\$3	0.5%	8.1%
	<i>Total</i>	<i>96</i>	<i>100.0%</i>	<i>\$989</i>	<i>100.0%</i>	<i>100.0%</i>	<i>37</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$378</i>	<i>100.0%</i>	<i>100.0%</i>	<i>59</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$611</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	93	6.5%	\$7,273	2.6%	22.3%	36	4.6%	5.4%	\$2,778	1.8%	2.8%	57	8.7%	6.5%	\$4,495	3.6%	3.3%
	Moderate	216	15.1%	\$24,702	9.0%	16.1%	105	13.5%	17.3%	\$11,836	7.8%	12.3%	111	17.0%	16.8%	\$12,866	10.4%	11.7%
	Middle	302	21.1%	\$39,473	14.4%	19.2%	172	22.2%	21.7%	\$21,998	14.6%	18.2%	130	19.9%	21.5%	\$17,475	14.1%	18.1%
	Upper	804	56.3%	\$199,847	72.8%	42.4%	455	58.7%	42.8%	\$113,430	75.1%	50.4%	349	53.4%	41.1%	\$86,417	69.9%	49.0%
	Unknown	14	1.0%	\$3,276	1.2%	0.0%	7	0.9%	12.9%	\$972	0.6%	16.2%	7	1.1%	14.1%	\$2,304	1.9%	17.9%
	<i>Total</i>	<i>1,429</i>	<i>100.0%</i>	<i>\$274,571</i>	<i>100.0%</i>	<i>100.0%</i>	<i>775</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$151,014</i>	<i>100.0%</i>	<i>100.0%</i>	<i>654</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$123,557</i>	<i>100.0%</i>	<i>100.0%</i>

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Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA Baton Rouge

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Bank	Agg	Dollar	Count			Dollar						
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s
Small Business	Revenue	\$1 Million or Less	637	32.3%	\$63,948	32.7%	89.3%	354	52.8%	28.9%	\$36,348	38.5%	36.7%	283	21.8%	35.3%	\$27,600	27.3%	36.6%
		Over \$1 Million	398	20.2%	\$103,457	53.0%	5.6%	199	29.7%				199	15.3%					
		Total Rev. available	1,035	52.5%	\$167,405	85.7%	94.9%	553	82.5%				482	37.1%					
		Rev. Not Known	935	47.5%	\$27,888	14.3%	5.1%	117	17.5%				818	62.9%					
		Total	1,970	100.0%	\$195,293	100.0%	100.0%	670	100.0%				1,300	100.0%					
Small Business	Loan Size	\$100,000 or Less	1,579	80.2%	\$52,993	27.1%		477	71.2%	87.7%	\$22,568	23.9%	24.4%	1,102	84.8%	89.1%	\$30,425	30.1%	23.7%
		\$100,001 - \$250,000	193	9.8%	\$35,441	18.1%		90	13.4%	6.0%	\$16,222	17.2%	18.2%	103	7.9%	4.9%	\$19,219	19.0%	16.7%
		\$250,001 - \$1 Million	198	10.1%	\$106,859	54.7%		103	15.4%	6.3%	\$55,585	58.9%	57.5%	95	7.3%	6.0%	\$51,274	50.8%	59.7%
		Total	1,970	100.0%	\$195,293	100.0%		670	100.0%	100.0%	\$94,375	100.0%	100.0%	1,300	100.0%	100.0%	\$100,918	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less	35	63.6%	\$3,719	55.9%	Total Farms	19	86.4%	59.2%	\$2,487	70.4%	67.4%	16	48.5%	40.8%	\$1,232	39.5%	52.0%
		Over \$1 Million	11	20.0%	\$2,775	41.7%	95.4%	3	13.6%				8	24.2%					
		Not Known	9	16.4%	\$154	2.3%	3.4%	0	0.0%				9	27.3%					
		Total	55	100.0%	\$6,648	100.0%	100.0%	22	100.0%				33	100.0%					
Small Farm	Loan Size	\$100,000 or Less	33	60.0%	\$1,124	16.9%		10	45.5%	74.6%	\$393	11.1%	18.4%	23	69.7%	78.9%	\$731	23.5%	22.9%
		\$100,001 - \$250,000	16	29.1%	\$2,688	40.4%		8	36.4%	18.3%	\$1,253	35.5%	37.2%	8	24.2%	14.5%	\$1,435	46.1%	35.1%
		\$250,001 - \$500,000	6	10.9%	\$2,836	42.7%		4	18.2%	7.0%	\$1,886	53.4%	44.3%	2	6.1%	6.6%	\$950	30.5%	42.0%
		Total	55	100.0%	\$6,648	100.0%		22	100.0%	100.0%	\$3,532	100.0%	100.0%	33	100.0%	100.0%	\$3,116	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

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Geographic Distribution of HMDA Loans

Assessment Area: LA Monroe

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Dollar		Count			Dollar			
		#	%	\$ (000s)	\$ %	Bank				Agg	Agg	Bank	Agg	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	2	2.0%	\$78	0.5%	7.0%	0	0.0%	0.6%	\$0	0.0%	0.5%	2	3.8%	1.2%	\$78	0.8%	0.6%
	Moderate	6	6.0%	\$323	2.0%	15.0%	3	6.3%	4.9%	\$157	2.4%	2.7%	3	5.8%	4.3%	\$166	1.8%	2.6%
	Middle	35	35.0%	\$5,061	32.0%	43.5%	19	39.6%	47.2%	\$2,322	36.0%	43.9%	16	30.8%	48.1%	\$2,739	29.3%	43.5%
	Upper	57	57.0%	\$10,332	65.4%	34.6%	26	54.2%	47.3%	\$3,971	61.6%	52.9%	31	59.6%	46.3%	\$6,361	68.1%	53.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	100	100.0%	\$15,794	100.0%	100.0%	48	100.0%	100.0%	\$6,450	100.0%	100.0%	52	100.0%	100.0%	\$9,344	100.0%	100.0%
REFINANCE	Low	1	0.6%	\$10	0.0%	7.0%	1	1.0%	0.5%	\$10	0.1%	0.2%	0	0.0%	0.8%	\$0	0.0%	0.7%
	Moderate	10	6.4%	\$797	3.5%	15.0%	6	5.8%	4.7%	\$373	2.5%	2.4%	4	7.5%	5.1%	\$424	5.3%	3.1%
	Middle	64	40.8%	\$9,043	39.3%	43.5%	45	43.3%	44.4%	\$6,137	40.7%	40.7%	19	35.8%	42.7%	\$2,906	36.5%	39.3%
	Upper	82	52.2%	\$13,164	57.2%	34.6%	52	50.0%	50.4%	\$8,543	56.7%	56.6%	30	56.6%	51.4%	\$4,621	58.1%	56.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	157	100.0%	\$23,014	100.0%	100.0%	104	100.0%	100.0%	\$15,063	100.0%	100.0%	53	100.0%	100.0%	\$7,951	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	7.0%	0	0.0%	2.5%	\$0	0.0%	1.6%	0	0.0%	1.0%	\$0	0.0%	0.6%
	Moderate	4	21.1%	\$27	23.1%	15.0%	0	0.0%	7.1%	\$0	0.0%	8.9%	4	30.8%	13.8%	\$27	37.5%	6.9%
	Middle	9	47.4%	\$43	36.8%	43.5%	3	50.0%	43.4%	\$12	26.7%	28.8%	6	46.2%	49.2%	\$31	43.1%	53.1%
	Upper	6	31.6%	\$47	40.2%	34.6%	3	50.0%	47.0%	\$33	73.3%	60.7%	3	23.1%	35.9%	\$14	19.4%	39.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$117	100.0%	100.0%	6	100.0%	100.0%	\$45	100.0%	100.0%	13	100.0%	100.0%	\$72	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	8.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.1%	0	0.0%	8.3%	\$0	0.0%	4.5%	0	0.0%	37.5%	\$0	0.0%	24.3%
	Middle	0	0.0%	\$0	0.0%	33.2%	0	0.0%	25.0%	\$0	0.0%	29.0%	0	0.0%	31.3%	\$0	0.0%	40.1%
	Upper	0	0.0%	\$0	0.0%	49.9%	0	0.0%	66.7%	\$0	0.0%	66.5%	0	0.0%	31.3%	\$0	0.0%	35.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	1.1%	\$88	0.2%	7.0%	1	0.6%	0.6%	\$10	0.0%	0.3%	2	1.7%	1.0%	\$78	0.4%	0.7%
	Moderate	20	7.2%	\$1,147	2.9%	15.0%	9	5.7%	4.9%	\$530	2.5%	2.7%	11	9.3%	5.2%	\$617	3.6%	3.4%
	Middle	108	39.1%	\$14,147	36.3%	43.5%	67	42.4%	45.5%	\$8,471	39.3%	41.8%	41	34.7%	45.5%	\$5,676	32.7%	41.5%
	Upper	145	52.5%	\$23,543	60.5%	34.6%	81	51.3%	48.9%	\$12,547	58.2%	55.2%	64	54.2%	48.3%	\$10,996	63.3%	54.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	276	100.0%	\$38,925	100.0%	100.0%	158	100.0%	100.0%	\$21,558	100.0%	100.0%	118	100.0%	100.0%	\$17,367	100.0%	100.0%

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: LA Monroe

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Agg	Dollar		Agg	Count		Agg	Dollar		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %		
SMALL BUSINESSES	Low	21	6.5%	\$2,090	9.8%	10.1%	5	5.2%	8.5%	\$361	5.2%	15.9%	16	7.0%	10.6%	\$1,729	12.0%	18.5%
	Moderate	58	17.8%	\$5,475	25.7%	17.8%	13	13.4%	17.5%	\$975	14.1%	18.9%	45	19.7%	16.1%	\$4,500	31.3%	15.5%
	Middle	105	32.3%	\$6,171	29.0%	37.8%	38	39.2%	31.2%	\$2,686	38.7%	26.8%	67	29.4%	30.7%	\$3,485	24.3%	26.3%
	Upper	141	43.4%	\$7,561	35.5%	34.3%	41	42.3%	40.6%	\$2,917	42.0%	36.0%	100	43.9%	40.6%	\$4,644	32.3%	38.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	2.4%	0	0.0%	2.0%	\$0	0.0%	1.5%
	Total	325	100.0%	\$21,297	100.0%	100.0%	97	100.0%	100.0%	\$6,939	100.0%	100.0%	228	100.0%	100.0%	\$14,358	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	20.0%	\$600	30.1%	6.4%	1	100.0%	6.3%	\$250	100.0%	26.0%	1	11.1%	7.1%	\$350	20.1%	11.7%
	Middle	7	70.0%	\$1,195	59.9%	55.3%	0	0.0%	43.8%	\$0	0.0%	36.9%	7	77.8%	67.9%	\$1,195	68.5%	73.3%
	Upper	1	10.0%	\$200	10.0%	36.2%	0	0.0%	50.0%	\$0	0.0%	37.1%	1	11.1%	21.4%	\$200	11.5%	10.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.6%	\$0	0.0%	4.4%
Total	10	100.0%	\$1,995	100.0%	100.0%	1	100.0%	100.0%	\$250	100.0%	100.0%	9	100.0%	100.0%	\$1,745	100.0%	100.0%	

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Borrower Distribution of HMDA Loans

Assessment Area: LA Monroe

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010			2011								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank #	Agg %	Bank \$ (000s)	Agg %				
HOME PURCHASE	Low	7	7.0%	\$469	3.0%	23.2%	5	10.4%	5.9%	\$329	5.1%	3.3%	2	3.8%	6.1%	\$140	1.5%	3.2%
	Moderate	18	18.0%	\$1,865	11.8%	16.1%	12	25.0%	21.5%	\$1,277	19.8%	15.7%	6	11.5%	14.8%	\$588	6.3%	10.6%
	Middle	26	26.0%	\$3,436	21.8%	18.5%	10	20.8%	24.5%	\$1,216	18.9%	23.4%	16	30.8%	23.3%	\$2,220	23.8%	21.1%
	Upper	48	48.0%	\$9,984	63.2%	42.2%	21	43.8%	39.3%	\$3,628	56.2%	49.2%	27	51.9%	42.5%	\$6,356	68.0%	53.3%
	Unknown	1	1.0%	\$40	0.3%	0.0%	0	0.0%	8.9%	\$0	0.0%	8.4%	1	1.9%	13.4%	\$40	0.4%	11.8%
	<i>Total</i>	<i>100</i>	<i>100.0%</i>	<i>\$15,794</i>	<i>100.0%</i>	<i>100.0%</i>	<i>48</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,450</i>	<i>100.0%</i>	<i>100.0%</i>	<i>52</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,344</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	4	2.5%	\$201	0.9%	23.2%	2	1.9%	3.0%	\$80	0.5%	1.2%	2	3.8%	2.7%	\$121	1.5%	1.0%
	Moderate	15	9.6%	\$1,531	6.7%	16.1%	10	9.6%	9.6%	\$913	6.1%	6.2%	5	9.4%	8.2%	\$618	7.8%	4.9%
	Middle	32	20.4%	\$3,417	14.8%	18.5%	17	16.3%	15.6%	\$1,682	11.2%	12.0%	15	28.3%	17.6%	\$1,735	21.8%	13.9%
	Upper	105	66.9%	\$17,591	76.4%	42.2%	74	71.2%	53.5%	\$12,114	80.4%	61.8%	31	58.5%	50.3%	\$5,477	68.9%	59.1%
	Unknown	1	0.6%	\$274	1.2%	0.0%	1	1.0%	18.2%	\$274	1.8%	18.7%	0	0.0%	21.2%	\$0	0.0%	21.0%
	<i>Total</i>	<i>157</i>	<i>100.0%</i>	<i>\$23,014</i>	<i>100.0%</i>	<i>100.0%</i>	<i>104</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$15,063</i>	<i>100.0%</i>	<i>100.0%</i>	<i>53</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,951</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	2	10.5%	\$18	15.4%	23.2%	0	0.0%	6.1%	\$0	0.0%	1.4%	2	15.4%	4.1%	\$18	25.0%	1.0%
	Moderate	6	31.6%	\$27	23.1%	16.1%	2	33.3%	9.6%	\$8	17.8%	3.5%	4	30.8%	16.9%	\$19	26.4%	7.5%
	Middle	5	26.3%	\$18	15.4%	18.5%	2	33.3%	21.7%	\$7	15.6%	11.8%	3	23.1%	19.0%	\$11	15.3%	17.0%
	Upper	4	21.1%	\$46	39.3%	42.2%	1	16.7%	55.1%	\$27	60.0%	70.8%	3	23.1%	49.7%	\$19	26.4%	56.5%
	Unknown	2	10.5%	\$8	6.8%	0.0%	1	16.7%	7.6%	\$3	6.7%	12.5%	1	7.7%	10.3%	\$5	6.9%	17.9%
	<i>Total</i>	<i>19</i>	<i>100.0%</i>	<i>\$117</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$45</i>	<i>100.0%</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$72</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	13	4.7%	\$688	1.8%	23.2%	7	4.4%	4.4%	\$409	1.9%	2.1%	6	5.1%	4.3%	\$279	1.6%	2.0%
	Moderate	39	14.1%	\$3,423	8.8%	16.1%	24	15.2%	14.8%	\$2,198	10.2%	10.2%	15	12.7%	11.6%	\$1,225	7.1%	7.5%
	Middle	63	22.8%	\$6,871	17.7%	18.5%	29	18.4%	19.7%	\$2,905	13.5%	16.9%	34	28.8%	20.2%	\$3,966	22.8%	17.0%
	Upper	157	56.9%	\$27,621	71.0%	42.2%	96	60.8%	47.2%	\$15,769	73.1%	56.1%	61	51.7%	46.4%	\$11,852	68.2%	55.1%
	Unknown	4	1.4%	\$322	0.8%	0.0%	2	1.3%	13.9%	\$277	1.3%	14.7%	2	1.7%	17.4%	\$45	0.3%	18.4%
	<i>Total</i>	<i>276</i>	<i>100.0%</i>	<i>\$38,925</i>	<i>100.0%</i>	<i>100.0%</i>	<i>158</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$21,558</i>	<i>100.0%</i>	<i>100.0%</i>	<i>118</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$17,367</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA Monroe

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison											
		Bank				Total Businesses	2010			2011								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %
Small Business Revenue	\$1 Million or Less	85	26.2%	\$6,963	32.7%	89.8%	52	53.6%	38.3%	\$2,907	41.9%	51.2%	33	14.5%	39.7%	\$4,056	28.2%	46.0%
	Over \$1 Million	39	12.0%	\$9,059	42.5%	5.9%	18	18.6%					21	9.2%				
	Total Rev. available	124	38.2%	\$16,022	75.2%	95.7%	70	72.2%					54	23.7%				
	Rev. Not Known	201	61.8%	\$5,275	24.8%	4.3%	27	27.8%					174	76.3%				
	Total	325	100.0%	\$21,297	100.0%	100.0%	97	100.0%					228	100.0%				
Small Business Loan Size	\$100,000 or Less	287	88.3%	\$8,853	41.6%		83	85.6%	87.7%	\$3,439	49.6%	28.6%	204	89.5%	87.6%	\$5,414	37.7%	27.1%
	\$100,001 - \$250,000	22	6.8%	\$3,512	16.5%		10	10.3%	6.4%	\$1,497	21.6%	18.7%	12	5.3%	6.6%	\$2,015	14.0%	19.9%
	\$250,001 - \$1 Million	16	4.9%	\$8,932	41.9%		4	4.1%	5.9%	\$2,003	28.9%	52.7%	12	5.3%	5.8%	\$6,929	48.3%	52.9%
	Total	325	100.0%	\$21,297	100.0%		97	100.0%	100.0%	\$6,939	100.0%	100.0%	228	100.0%	100.0%	\$14,358	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	5	50.0%	\$1,094	54.8%	98.9%	1	100.0%	87.5%	\$250	100.0%	97.8%	4	44.4%	71.4%	\$844	48.4%	66.0%
	Over \$1 Million	5	50.0%	\$901	45.2%	0.0%	0	0.0%					5	55.6%				
	Not Known	0	0.0%	\$0	0.0%	1.1%	0	0.0%					0	0.0%				
	Total	10	100.0%	\$1,995	100.0%	100.0%	1	100.0%					9	100.0%				
Small Farm Loan Size	\$100,000 or Less	2	20.0%	\$104	5.2%		0	0.0%	81.3%	\$0	0.0%	40.4%	2	22.2%	57.1%	\$104	6.0%	16.3%
	\$100,001 - \$250,000	5	50.0%	\$890	44.6%		1	100.0%	18.8%	\$250	100.0%	59.6%	4	44.4%	28.6%	\$640	36.7%	42.1%
	\$250,001 - \$500,000	3	30.0%	\$1,001	50.2%		0	0.0%	0.0%	\$0	0.0%	0.0%	3	33.3%	14.3%	\$1,001	57.4%	41.7%
	Total	10	100.0%	\$1,995	100.0%		1	100.0%	100.0%	\$250	100.0%	100.0%	9	100.0%	100.0%	\$1,745	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: LA Shreveport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Dollar		Count		Dollar				
		#	%	\$ (000s)	%	Bank				Agg	Bank	Agg	Bank	Agg	Bank	Agg	Agg	
HOME PURCHASE	Low	11	2.0%	\$1,814	2.0%	4.7%	10	3.0%	1.3%	\$1,645	3.0%	0.9%	1	0.4%	0.9%	\$169	0.5%	0.6%
	Moderate	67	11.9%	\$5,884	6.5%	18.6%	36	10.9%	6.0%	\$2,776	5.1%	2.9%	31	13.2%	6.1%	\$3,108	8.6%	3.2%
	Middle	171	30.4%	\$22,087	24.3%	30.6%	100	30.4%	27.7%	\$13,286	24.3%	23.3%	71	30.3%	26.0%	\$8,801	24.4%	21.0%
	Upper	314	55.8%	\$60,954	67.2%	46.1%	183	55.6%	65.0%	\$36,955	67.6%	72.8%	131	56.0%	66.9%	\$23,999	66.5%	75.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	563	100.0%	\$90,739	100.0%	100.0%	329	100.0%	100.0%	\$54,662	100.0%	100.0%	234	100.0%	100.0%	\$36,077	100.0%	100.0%
REFINANCE	Low	6	1.5%	\$666	1.0%	4.7%	3	1.3%	1.1%	\$177	0.5%	1.3%	3	1.7%	1.2%	\$489	1.6%	0.8%
	Moderate	15	3.6%	\$1,254	1.8%	18.6%	9	3.9%	5.3%	\$828	2.2%	3.9%	6	3.3%	4.7%	\$426	1.4%	2.1%
	Middle	90	21.8%	\$13,256	19.3%	30.6%	45	19.4%	22.3%	\$6,610	17.3%	19.0%	45	24.9%	24.4%	\$6,646	21.9%	19.5%
	Upper	302	73.1%	\$53,373	77.9%	46.1%	175	75.4%	71.2%	\$30,572	80.1%	75.8%	127	70.2%	69.6%	\$22,801	75.1%	77.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	413	100.0%	\$68,549	100.0%	100.0%	232	100.0%	100.0%	\$38,187	100.0%	100.0%	181	100.0%	100.0%	\$30,362	100.0%	100.0%
HOME IMPROVEMENT	Low	1	1.7%	\$3	0.5%	4.7%	0	0.0%	4.3%	\$0	0.0%	2.6%	1	3.4%	2.8%	\$3	1.0%	1.0%
	Moderate	8	13.8%	\$45	7.5%	18.6%	4	13.8%	18.3%	\$24	8.3%	6.9%	4	13.8%	16.7%	\$21	6.7%	7.6%
	Middle	23	39.7%	\$197	32.7%	30.6%	11	37.9%	30.5%	\$55	19.1%	23.5%	12	41.4%	31.6%	\$142	45.1%	25.6%
	Upper	26	44.8%	\$358	59.4%	46.1%	14	48.3%	46.9%	\$209	72.6%	67.0%	12	41.4%	48.9%	\$149	47.3%	65.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	58	100.0%	\$603	100.0%	100.0%	29	100.0%	100.0%	\$288	100.0%	100.0%	29	100.0%	100.0%	\$315	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	9.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	33.3%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	19.4%	0	0.0%	30.0%	\$0	0.0%	3.0%	0	0.0%	16.7%	\$0	0.0%	1.2%
	Middle	0	0.0%	\$0	0.0%	40.0%	0	0.0%	30.0%	\$0	0.0%	64.4%	0	0.0%	33.3%	\$0	0.0%	83.6%
	Upper	0	0.0%	\$0	0.0%	31.2%	0	0.0%	40.0%	\$0	0.0%	32.7%	0	0.0%	16.7%	\$0	0.0%	13.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	18	1.7%	\$2,483	1.6%	4.7%	13	2.2%	1.3%	\$1,822	2.0%	1.1%	5	1.1%	1.2%	\$661	1.0%	0.8%
	Moderate	90	8.7%	\$7,183	4.5%	18.6%	49	8.3%	6.1%	\$3,628	3.9%	3.4%	41	9.2%	6.0%	\$3,555	5.3%	2.7%
	Middle	284	27.5%	\$35,540	22.2%	30.6%	156	26.4%	25.3%	\$19,951	21.4%	22.0%	128	28.8%	25.6%	\$15,589	23.4%	23.8%
	Upper	642	62.1%	\$114,685	71.7%	46.1%	372	63.1%	67.2%	\$67,736	72.7%	73.5%	270	60.8%	67.3%	\$46,949	70.3%	72.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,034	100.0%	\$159,891	100.0%	100.0%	590	100.0%	100.0%	\$93,137	100.0%	100.0%	444	100.0%	100.0%	\$66,754	100.0%	100.0%

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: LA Shreveport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	92	5.7%	\$5,693	5.1%	6.9%	30	5.4%	5.0%	\$2,903	5.3%	5.6%	62	5.9%	5.3%	\$2,790	4.9%	6.4%
	Moderate	301	18.8%	\$23,430	21.1%	22.3%	107	19.1%	16.7%	\$8,581	15.7%	15.8%	194	18.6%	17.7%	\$14,849	26.2%	18.7%
	Middle	440	27.5%	\$38,785	34.9%	31.2%	154	27.5%	28.3%	\$21,339	39.1%	35.5%	286	27.4%	27.1%	\$17,446	30.8%	32.4%
	Upper	769	48.0%	\$43,295	38.9%	39.6%	268	47.9%	47.0%	\$21,696	39.8%	40.9%	501	48.0%	47.6%	\$21,599	38.1%	41.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.1%	\$0	0.0%	2.2%	0	0.0%	2.3%	\$0	0.0%	1.1%
	Total	1,602	100.0%	\$111,203	100.0%	100.0%	559	100.0%	100.0%	\$54,519	100.0%	100.0%	1,043	100.0%	100.0%	\$56,684	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.1%	0	0.0%	14.3%	\$0	0.0%	1.5%	0	0.0%	9.7%	\$0	0.0%	4.4%
	Middle	4	80.0%	\$1,504	99.3%	33.3%	1	100.0%	34.3%	\$500	100.0%	56.4%	3	75.0%	29.0%	\$1,004	98.9%	70.5%
	Upper	1	20.0%	\$11	0.7%	55.9%	0	0.0%	45.7%	\$0	0.0%	41.8%	1	25.0%	54.8%	\$11	1.1%	24.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.7%	\$0	0.0%	0.2%	0	0.0%	6.5%	\$0	0.0%	0.7%
Total	5	100.0%	\$1,515	100.0%	100.0%	1	100.0%	100.0%	\$500	100.0%	100.0%	4	100.0%	100.0%	\$1,015	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: LA Shreveport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010					Bank & Aggregate Lending Comparison 2011						
		Bank		Families by Family Income		Count		Dollar			Count		Dollar					
		Count	Dollar	%	%	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
		#	\$ (000s)			#	%	%	\$ (000s)	\$ %	\$ %	#	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	62	11.0%	\$4,923	5.4%	23.5%	37	11.2%	5.3%	\$2,803	5.1%	2.3%	25	10.7%	4.9%	\$2,120	5.9%	2.3%
	Moderate	142	25.2%	\$15,196	16.7%	15.9%	83	25.2%	18.3%	\$8,816	16.1%	12.2%	59	25.2%	17.1%	\$6,380	17.7%	11.6%
	Middle	141	25.0%	\$20,902	23.0%	19.3%	78	23.7%	22.7%	\$11,719	21.4%	20.0%	63	26.9%	24.1%	\$9,183	25.5%	21.9%
	Upper	216	38.4%	\$49,556	54.6%	41.4%	131	39.8%	42.4%	\$31,324	57.3%	53.0%	85	36.3%	41.8%	\$18,232	50.5%	53.2%
	Unknown	2	0.4%	\$162	0.2%	0.0%	0	0.0%	11.4%	\$0	0.0%	12.5%	2	0.9%	12.0%	\$162	0.4%	11.1%
	Total	563	100.0%	\$90,739	100.0%	100.0%	329	100.0%	100.0%	\$54,662	100.0%	100.0%	234	100.0%	100.0%	\$36,077	100.0%	100.0%
REFINANCE	Low	17	4.1%	\$1,145	1.7%	23.5%	6	2.6%	2.8%	\$397	1.0%	1.2%	11	6.1%	3.6%	\$748	2.5%	1.6%
	Moderate	43	10.4%	\$4,113	6.0%	15.9%	28	12.1%	8.9%	\$2,763	7.2%	5.2%	15	8.3%	8.7%	\$1,350	4.4%	5.1%
	Middle	96	23.2%	\$12,646	18.4%	19.3%	50	21.6%	16.9%	\$6,022	15.8%	12.2%	46	25.4%	17.6%	\$6,624	21.8%	13.0%
	Upper	240	58.1%	\$48,245	70.4%	41.4%	141	60.8%	51.0%	\$28,058	73.5%	61.4%	99	54.7%	49.1%	\$20,187	66.5%	59.4%
	Unknown	17	4.1%	\$2,400	3.5%	0.0%	7	3.0%	20.4%	\$947	2.5%	20.0%	10	5.5%	20.9%	\$1,453	4.8%	20.9%
	Total	413	100.0%	\$68,549	100.0%	100.0%	232	100.0%	100.0%	\$38,187	100.0%	100.0%	181	100.0%	100.0%	\$30,362	100.0%	100.0%
HOME IMPROVEMENT	Low	7	12.1%	\$27	4.5%	23.5%	3	10.3%	10.9%	\$11	3.8%	2.5%	4	13.8%	9.4%	\$16	5.1%	2.6%
	Moderate	6	10.3%	\$28	4.6%	15.9%	3	10.3%	19.4%	\$17	5.9%	8.9%	3	10.3%	18.9%	\$11	3.5%	9.0%
	Middle	16	27.6%	\$131	21.7%	19.3%	9	31.0%	21.5%	\$68	23.6%	15.2%	7	24.1%	21.0%	\$63	20.0%	15.1%
	Upper	29	50.0%	\$417	69.2%	41.4%	14	48.3%	43.3%	\$192	66.7%	63.7%	15	51.7%	45.0%	\$225	71.4%	63.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.9%	\$0	0.0%	9.7%	0	0.0%	5.7%	\$0	0.0%	9.8%
	Total	58	100.0%	\$603	100.0%	100.0%	29	100.0%	100.0%	\$288	100.0%	100.0%	29	100.0%	100.0%	\$315	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	86	8.3%	\$6,095	3.8%	23.5%	46	7.8%	4.3%	\$3,211	3.4%	1.7%	40	9.0%	4.5%	\$2,884	4.3%	1.9%
	Moderate	191	18.5%	\$19,337	12.1%	15.9%	114	19.3%	13.9%	\$11,596	12.5%	8.6%	77	17.3%	13.4%	\$7,741	11.6%	8.1%
	Middle	253	24.5%	\$33,679	21.1%	19.3%	137	23.2%	19.9%	\$17,809	19.1%	15.9%	116	26.1%	21.0%	\$15,870	23.8%	16.8%
	Upper	485	46.9%	\$98,218	61.4%	41.4%	286	48.5%	46.4%	\$59,574	64.0%	56.2%	199	44.8%	45.2%	\$38,644	57.9%	53.2%
	Unknown	19	1.8%	\$2,562	1.6%	0.0%	7	1.2%	15.5%	\$947	1.0%	17.5%	12	2.7%	15.8%	\$1,615	2.4%	20.1%
	Total	1,034	100.0%	\$159,891	100.0%	100.0%	590	100.0%	100.0%	\$93,137	100.0%	100.0%	444	100.0%	100.0%	\$66,754	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA Shreveport

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Bank	Agg	Dollar	Count			Dollar						
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s
Small Business Revenue	\$1 Million or Less	562	35.1%	\$32,186	28.9%	90.3%	342	61.2%	33.1%	\$19,693	36.1%	45.3%	220	21.1%	37.2%	\$12,493	22.0%	36.8%	
	Over \$1 Million	231	14.4%	\$54,868	49.3%	5.4%	129	23.1%				102	9.8%						
	Total Rev. available	793	49.5%	\$87,054	78.2%	95.7%	471	84.3%				322	30.9%						
	Rev. Not Known	809	50.5%	\$24,149	21.7%	4.2%	88	15.7%				721	69.1%						
	Total	1,602	100.0%	\$111,203	100.0%	100.0%	559	100.0%				1,043	100.0%						
Small Business Loan Size	\$100,000 or Less	1,415	88.3%	\$44,589	40.1%		465	83.2%	89.8%	\$19,254	35.3%	30.4%	950	91.1%	90.8%	\$25,335	44.7%	29.9%	
	\$100,001 - \$250,000	100	6.2%	\$16,561	14.9%		52	9.3%	5.4%	\$8,767	16.1%	18.8%	48	4.6%	4.3%	\$7,794	13.7%	16.0%	
	\$250,001 - \$1 Million	87	5.4%	\$50,053	45.0%		42	7.5%	4.8%	\$26,498	48.6%	50.9%	45	4.3%	4.8%	\$23,555	41.6%	54.1%	
	Total	1,602	100.0%	\$111,203	100.0%		559	100.0%	100.0%	\$54,519	100.0%	100.0%	1,043	100.0%	100.0%	\$56,684	100.0%	100.0%	
Small Farm	Revenue	\$1 Million or Less	1	20.0%	\$500	33.0%	Total Farms	0	0.0%	51.4%	\$0	0.0%	52.0%	1	25.0%	48.4%	\$500	49.3%	64.2%
		Over \$1 Million	2	40.0%	\$504	33.3%		0	0.0%					2	50.0%				
		Not Known	2	40.0%	\$511	33.7%		1	100.0%					1	25.0%				
		Total	5	100.0%	\$1,515	100.0%	100.0%	1	100.0%					4	100.0%				
	Loan Size	\$100,000 or Less	1	20.0%	\$11	0.7%		0	0.0%	77.1%	\$0	0.0%	14.8%	1	25.0%	77.4%	\$11	1.1%	21.6%
		\$100,001 - \$250,000	1	20.0%	\$184	12.1%		0	0.0%	11.4%	\$0	0.0%	29.3%	1	25.0%	12.9%	\$184	18.1%	29.5%
		\$250,001 - \$500,000	3	60.0%	\$1,320	87.1%		1	100.0%	11.4%	\$500	100.0%	55.8%	2	50.0%	9.7%	\$820	80.8%	49.0%
Total	5	100.0%	\$1,515	100.0%		1	100.0%	100.0%	\$500	100.0%	100.0%	4	100.0%	100.0%	\$1,015	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: LA Southern LA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count #	Dollar				Bank #	Agg %	Dollar			Bank #	Agg %	Dollar				
			%	\$(000s)	%	Bank \$(000s)			%	Agg \$ %	Bank \$(000s)			%	Agg \$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	0.3%	\$0	0.0%	0.1%	0	0.0%	0.8%	\$0	0.0%	0.3%
	Moderate	4	7.4%	\$308	4.4%	19.0%	3	12.5%	11.6%	\$234	7.4%	9.7%	1	3.3%	11.9%	\$74	2.0%	9.4%
	Middle	22	40.7%	\$2,672	38.6%	39.0%	9	37.5%	32.0%	\$949	29.9%	27.9%	13	43.3%	31.2%	\$1,723	45.9%	26.0%
	Upper	28	51.9%	\$3,944	57.0%	38.8%	12	50.0%	56.1%	\$1,986	62.7%	62.2%	16	53.3%	56.1%	\$1,958	52.1%	64.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	54	100.0%	\$6,924	100.0%	100.0%	24	100.0%	100.0%	\$3,169	100.0%	100.0%	30	100.0%	100.0%	\$3,755	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	0.3%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.0%
	Moderate	21	13.3%	\$1,860	11.5%	19.0%	15	15.6%	13.3%	\$1,447	14.7%	12.3%	6	9.7%	13.4%	\$413	6.6%	11.4%
	Middle	48	30.4%	\$4,430	27.5%	39.0%	30	31.3%	29.5%	\$2,424	24.7%	27.1%	18	29.0%	28.3%	\$2,006	31.8%	23.3%
	Upper	89	56.3%	\$9,826	61.0%	38.8%	51	53.1%	56.9%	\$5,946	60.6%	60.5%	38	61.3%	58.2%	\$3,880	61.6%	65.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	158	100.0%	\$16,116	100.0%	100.0%	96	100.0%	100.0%	\$9,817	100.0%	100.0%	62	100.0%	100.0%	\$6,299	100.0%	100.0%
HOME IMPROVEMENT	Low	1	2.4%	\$7	2.2%	3.2%	1	5.3%	2.0%	\$7	4.5%	0.4%	0	0.0%	0.7%	\$0	0.0%	0.1%
	Moderate	12	28.6%	\$108	33.5%	19.0%	6	31.6%	11.5%	\$74	47.7%	12.1%	6	26.1%	17.6%	\$34	20.4%	11.3%
	Middle	14	33.3%	\$94	29.2%	39.0%	7	36.8%	37.8%	\$46	29.7%	31.1%	7	30.4%	38.2%	\$48	28.7%	27.0%
	Upper	15	35.7%	\$113	35.1%	38.8%	5	26.3%	48.6%	\$28	18.1%	56.4%	10	43.5%	43.5%	\$85	50.9%	61.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	42	100.0%	\$322	100.0%	100.0%	19	100.0%	100.0%	\$155	100.0%	100.0%	23	100.0%	100.0%	\$167	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	25.4%	0	0.0%	38.5%	\$0	0.0%	42.1%	0	0.0%	20.0%	\$0	0.0%	3.7%
	Middle	0	0.0%	\$0	0.0%	42.2%	0	0.0%	38.5%	\$0	0.0%	44.3%	0	0.0%	20.0%	\$0	0.0%	4.5%
	Upper	0	0.0%	\$0	0.0%	30.5%	0	0.0%	23.1%	\$0	0.0%	13.6%	0	0.0%	60.0%	\$0	0.0%	91.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.4%	\$7	0.0%	3.2%	1	0.7%	0.5%	\$7	0.1%	0.1%	0	0.0%	0.5%	\$0	0.0%	0.1%
	Moderate	37	14.6%	\$2,276	9.7%	19.0%	24	17.3%	12.7%	\$1,755	13.4%	11.9%	13	11.3%	13.4%	\$521	5.1%	10.5%
	Middle	84	33.1%	\$7,196	30.8%	39.0%	46	33.1%	31.3%	\$3,419	26.0%	27.8%	38	33.0%	30.6%	\$3,777	37.0%	24.0%
	Upper	132	52.0%	\$13,883	59.4%	38.8%	68	48.9%	55.5%	\$7,960	60.6%	60.2%	64	55.7%	55.5%	\$5,923	57.9%	65.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	254	100.0%	\$23,362	100.0%	100.0%	139	100.0%	100.0%	\$13,141	100.0%	100.0%	115	100.0%	100.0%	\$10,221	100.0%	100.0%

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans

Assessment Area: LA Southern LA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010			2011								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
						#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	
HOME PURCHASE	Low	1	1.9%	\$73	1.1%	24.4%	0	0.0%	3.0%	\$0	0.0%	1.3%	1	3.3%	3.2%	\$73	1.9%	1.6%
	Moderate	7	13.0%	\$493	7.1%	14.0%	4	16.7%	12.1%	\$302	9.5%	7.0%	3	10.0%	14.8%	\$191	5.1%	9.9%
	Middle	14	25.9%	\$1,596	23.1%	17.2%	4	16.7%	23.3%	\$434	13.7%	19.5%	10	33.3%	26.0%	\$1,162	30.9%	22.9%
	Upper	32	59.3%	\$4,762	68.8%	44.5%	16	66.7%	56.4%	\$2,433	76.8%	68.3%	16	53.3%	44.0%	\$2,329	62.0%	56.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.1%	\$0	0.0%	3.9%	0	0.0%	12.0%	\$0	0.0%	8.8%
	<i>Total</i>	<i>54</i>	<i>100.0%</i>	<i>\$6,924</i>	<i>100.0%</i>	<i>100.0%</i>	<i>24</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,169</i>	<i>100.0%</i>	<i>100.0%</i>	<i>30</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,755</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	4	2.5%	\$223	1.4%	24.4%	3	3.1%	2.3%	\$155	1.6%	1.0%	1	1.6%	2.3%	\$68	1.1%	0.8%
	Moderate	17	10.8%	\$1,033	6.4%	14.0%	11	11.5%	6.1%	\$723	7.4%	3.6%	6	9.7%	7.7%	\$310	4.9%	4.3%
	Middle	32	20.3%	\$2,648	16.4%	17.2%	17	17.7%	15.3%	\$1,359	13.8%	11.5%	15	24.2%	18.5%	\$1,289	20.5%	13.5%
	Upper	104	65.8%	\$12,193	75.7%	44.5%	64	66.7%	63.1%	\$7,561	77.0%	68.8%	40	64.5%	57.7%	\$4,632	73.5%	67.3%
	Unknown	1	0.6%	\$19	0.1%	0.0%	1	1.0%	13.2%	\$19	0.2%	15.1%	0	0.0%	13.8%	\$0	0.0%	14.0%
	<i>Total</i>	<i>158</i>	<i>100.0%</i>	<i>\$16,116</i>	<i>100.0%</i>	<i>100.0%</i>	<i>96</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,817</i>	<i>100.0%</i>	<i>100.0%</i>	<i>62</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,299</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	4	9.5%	\$16	5.0%	24.4%	2	10.5%	10.8%	\$11	7.1%	4.5%	2	8.7%	8.8%	\$5	3.0%	3.2%
	Moderate	13	31.0%	\$77	23.9%	14.0%	5	26.3%	13.2%	\$34	21.9%	6.1%	8	34.8%	13.4%	\$43	25.7%	4.9%
	Middle	9	21.4%	\$91	28.3%	17.2%	4	21.1%	14.5%	\$49	31.6%	10.4%	5	21.7%	17.3%	\$42	25.1%	7.8%
	Upper	16	38.1%	\$138	42.9%	44.5%	8	42.1%	54.1%	\$61	39.4%	72.7%	8	34.8%	52.6%	\$77	46.1%	78.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.4%	\$0	0.0%	6.3%	0	0.0%	7.8%	\$0	0.0%	5.8%
	<i>Total</i>	<i>42</i>	<i>100.0%</i>	<i>\$322</i>	<i>100.0%</i>	<i>100.0%</i>	<i>19</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$155</i>	<i>100.0%</i>	<i>100.0%</i>	<i>23</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$167</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI-FAMILY	Low	0	0.0%	\$0	0.0%	24.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	44.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	9	3.5%	\$312	1.3%	24.4%	5	3.6%	3.5%	\$166	1.3%	1.2%	4	3.5%	3.5%	\$146	1.4%	1.2%
	Moderate	37	14.6%	\$1,603	6.9%	14.0%	20	14.4%	8.8%	\$1,059	8.1%	4.8%	17	14.8%	11.0%	\$544	5.3%	6.3%
	Middle	55	21.7%	\$4,335	18.6%	17.2%	25	18.0%	17.6%	\$1,842	14.0%	13.9%	30	26.1%	21.1%	\$2,493	24.4%	16.4%
	Upper	152	59.8%	\$17,093	73.2%	44.5%	88	63.3%	59.6%	\$10,055	76.5%	67.7%	64	55.7%	51.9%	\$7,038	68.9%	62.2%
	Unknown	1	0.4%	\$19	0.1%	0.0%	1	0.7%	10.5%	\$19	0.1%	12.4%	0	0.0%	12.6%	\$0	0.0%	13.9%
	<i>Total</i>	<i>254</i>	<i>100.0%</i>	<i>\$23,362</i>	<i>100.0%</i>	<i>100.0%</i>	<i>139</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$13,141</i>	<i>100.0%</i>	<i>100.0%</i>	<i>115</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$10,221</i>	<i>100.0%</i>	<i>100.0%</i>

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: LA Southern LA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank		Small Businesses	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Bank	Agg	\$ %	#	%	Bank	Agg	\$ %		
SMALL BUSINESSES	Low	3	0.8%	\$235	0.7%	2.5%	0	0.0%	0.3%	\$0	0.0%	0.0%	3	1.1%	0.6%	\$235	1.3%	0.3%
	Moderate	41	10.7%	\$2,589	7.2%	13.7%	13	11.0%	11.3%	\$612	3.4%	7.0%	28	10.6%	12.1%	\$1,977	11.1%	10.6%
	Middle	193	50.4%	\$19,473	54.3%	45.3%	57	48.3%	38.5%	\$9,631	53.5%	40.4%	136	51.3%	42.1%	\$9,842	55.1%	43.8%
	Upper	146	38.1%	\$13,583	37.9%	38.5%	48	40.7%	45.5%	\$7,767	43.1%	49.6%	98	37.0%	41.4%	\$5,816	32.5%	42.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.3%	\$0	0.0%	3.0%	0	0.0%	3.8%	\$0	0.0%	2.9%
	Total	383	100.0%	\$35,880	100.0%	100.0%	118	100.0%	100.0%	\$18,010	100.0%	100.0%	265	100.0%	100.0%	\$17,870	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	23.8%	\$0	0.0%	7.6%	0	0.0%	18.2%	\$0	0.0%	17.0%
	Middle	6	30.0%	\$768	23.6%	31.1%	2	25.0%	28.6%	\$525	30.2%	46.1%	4	33.3%	45.5%	\$243	16.0%	31.7%
	Upper	14	70.0%	\$2,489	76.4%	48.9%	6	75.0%	47.6%	\$1,214	69.8%	46.3%	8	66.7%	36.4%	\$1,275	84.0%	51.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	20	100.0%	\$3,257	100.0%	100.0%	8	100.0%	100.0%	\$1,739	100.0%	100.0%	12	100.0%	100.0%	\$1,518	100.0%	100.0%	

Originations & Purchases

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Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA Southern LA

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison											
		Bank				Total Businesses	2010				2011							
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	%	Bank	Agg	\$ 000s	\$ %	\$ %	Bank	Agg	%	\$ 000s	\$ %	\$ %	
Small Business Revenue	\$1 Million or Less	119	31.1%	\$8,917	24.9%	89.2%	63	53.4%	32.4%	\$4,499	25.0%	29.2%	56	21.1%	32.9%	\$4,418	24.7%	28.9%
	Over \$1 Million	74	19.3%	\$20,831	58.1%	6.2%	38	32.2%					36	13.6%				
	Total Rev. available	193	50.4%	\$29,748	83.0%	95.4%	101	85.6%					92	34.7%				
	Rev. Not Known	190	49.6%	\$6,132	17.1%	4.6%	17	14.4%					173	65.3%				
	Total	383	100.0%	\$35,880	100.0%	100.0%	118	100.0%					265	100.0%				
Small Business Loan Size	\$100,000 or Less	307	80.2%	\$8,409	23.4%		81	68.6%	87.0%	\$2,723	15.1%	25.0%	226	85.3%	89.5%	\$5,686	31.8%	29.6%
	\$100,001 - \$250,000	36	9.4%	\$6,272	17.5%		13	11.0%	6.6%	\$2,177	12.1%	18.6%	23	8.7%	5.6%	\$4,095	22.9%	19.4%
	\$250,001 - \$1 Million	40	10.4%	\$21,199	59.1%		24	20.3%	6.3%	\$13,110	72.8%	56.4%	16	6.0%	5.0%	\$8,089	45.3%	51.0%
	Total	383	100.0%	\$35,880	100.0%		118	100.0%	100.0%	\$18,010	100.0%	100.0%	265	100.0%	100.0%	\$17,870	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	10	50.0%	\$2,690	82.6%	89.1%	5	62.5%	61.9%	\$1,330	76.5%	77.2%	5	41.7%	36.4%	\$1,360	89.6%	71.3%
	Over \$1 Million	2	10.0%	\$442	13.6%	9.9%	1	12.5%					1	8.3%				
	Not Known	8	40.0%	\$125	3.8%	1.0%	2	25.0%					6	50.0%				
	Total	20	100.0%	\$3,257	100.0%	100.0%	8	100.0%					12	100.0%				
Small Farm Loan Size	\$100,000 or Less	9	45.0%	\$192	5.9%		2	25.0%	61.9%	\$34	2.0%	12.1%	7	58.3%	63.6%	\$158	10.4%	15.6%
	\$100,001 - \$250,000	6	30.0%	\$1,290	39.6%		3	37.5%	19.0%	\$630	36.2%	32.0%	3	25.0%	22.7%	\$660	43.5%	42.2%
	\$250,001 - \$500,000	5	25.0%	\$1,775	54.5%		3	37.5%	19.0%	\$1,075	61.8%	55.9%	2	16.7%	13.6%	\$700	46.1%	42.2%
	Total	20	100.0%	\$3,257	100.0%		8	100.0%	100.0%	\$1,739	100.0%	100.0%	12	100.0%	100.0%	\$1,518	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

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Geographic Distribution of HMDA Loans

Assessment Area: MS Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Dollar		Count		Dollar				
		#	%	\$ (000s)	\$ %	Bank				Agg	Bank	Agg	Bank	Agg	Bank	Agg	Agg	
HOME PURCHASE	Low	3	0.7%	\$257	0.4%	4.1%	1	0.4%	0.5%	\$34	0.1%	0.3%	2	0.9%	0.4%	\$223	0.7%	0.2%
	Moderate	28	6.3%	\$1,974	2.8%	19.2%	11	4.8%	5.4%	\$730	2.0%	2.7%	17	7.9%	5.1%	\$1,244	3.8%	2.5%
	Middle	152	34.1%	\$21,271	30.3%	38.8%	68	29.4%	37.7%	\$9,355	25.2%	34.2%	84	39.1%	38.0%	\$11,916	36.0%	34.9%
	Upper	263	59.0%	\$46,715	66.5%	37.9%	151	65.4%	56.4%	\$26,997	72.7%	62.8%	112	52.1%	56.5%	\$19,718	59.6%	62.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	446	100.0%	\$70,217	100.0%	100.0%	231	100.0%	100.0%	\$37,116	100.0%	100.0%	215	100.0%	100.0%	\$33,101	100.0%	100.0%
REFINANCE	Low	2	0.2%	\$149	0.1%	4.1%	2	0.4%	0.4%	\$149	0.2%	0.3%	0	0.0%	0.5%	\$0	0.0%	0.3%
	Moderate	44	5.3%	\$3,997	2.8%	19.2%	20	4.0%	4.3%	\$1,900	2.2%	2.1%	24	7.0%	4.5%	\$2,097	3.7%	2.3%
	Middle	258	30.8%	\$40,220	28.1%	38.8%	150	30.2%	34.2%	\$24,954	28.7%	31.6%	108	31.7%	34.2%	\$15,266	27.2%	30.5%
	Upper	533	63.7%	\$98,670	69.0%	37.9%	324	65.3%	61.0%	\$59,942	68.9%	66.0%	209	61.3%	60.8%	\$38,728	69.0%	66.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	837	100.0%	\$143,036	100.0%	100.0%	496	100.0%	100.0%	\$86,945	100.0%	100.0%	341	100.0%	100.0%	\$56,091	100.0%	100.0%
HOME IMPROVEMENT	Low	10	5.8%	\$58	3.8%	4.1%	4	5.6%	3.7%	\$16	2.6%	1.0%	6	6.0%	3.3%	\$42	4.6%	1.0%
	Moderate	43	25.1%	\$348	22.7%	19.2%	22	31.0%	19.3%	\$150	24.4%	6.1%	21	21.0%	22.3%	\$198	21.6%	8.0%
	Middle	62	36.3%	\$520	34.0%	38.8%	27	38.0%	37.1%	\$211	34.4%	27.0%	35	35.0%	39.6%	\$309	33.7%	34.5%
	Upper	56	32.7%	\$604	39.5%	37.9%	18	25.4%	39.8%	\$237	38.6%	65.9%	38	38.0%	34.7%	\$367	40.1%	56.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	171	100.0%	\$1,530	100.0%	100.0%	71	100.0%	100.0%	\$614	100.0%	100.0%	100	100.0%	100.0%	\$916	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	10.4%	0	0.0%	3.1%	\$0	0.0%	2.0%	0	0.0%	15.0%	\$0	0.0%	5.4%
	Moderate	0	0.0%	\$0	0.0%	35.5%	0	0.0%	28.1%	\$0	0.0%	4.7%	0	0.0%	25.0%	\$0	0.0%	4.4%
	Middle	0	0.0%	\$0	0.0%	28.5%	0	0.0%	15.6%	\$0	0.0%	24.3%	0	0.0%	20.0%	\$0	0.0%	2.7%
	Upper	0	0.0%	\$0	0.0%	25.6%	0	0.0%	53.1%	\$0	0.0%	69.0%	0	0.0%	40.0%	\$0	0.0%	87.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	15	1.0%	\$464	0.2%	4.1%	7	0.9%	0.6%	\$199	0.2%	0.4%	8	1.2%	0.6%	\$265	0.3%	0.4%
	Moderate	115	7.9%	\$6,319	2.9%	19.2%	53	6.6%	5.4%	\$2,780	2.2%	2.4%	62	9.5%	5.7%	\$3,539	3.9%	2.5%
	Middle	472	32.5%	\$62,011	28.9%	38.8%	245	30.7%	35.6%	\$34,520	27.7%	32.2%	227	34.6%	36.0%	\$27,491	30.5%	31.7%
	Upper	852	58.6%	\$145,989	68.0%	37.9%	493	61.8%	58.4%	\$87,176	69.9%	64.9%	359	54.7%	57.7%	\$58,813	65.3%	65.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,454	100.0%	\$214,783	100.0%	100.0%	798	100.0%	100.0%	\$124,675	100.0%	100.0%	656	100.0%	100.0%	\$90,108	100.0%	100.0%

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: MS Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	173	8.2%	\$16,721	9.7%	7.3%	61	7.9%	6.5%	\$8,122	9.6%	9.3%	112	8.3%	5.9%	\$8,599	9.8%	7.8%
	Moderate	330	15.6%	\$21,808	12.7%	20.8%	125	16.2%	13.0%	\$10,318	12.2%	13.5%	205	15.2%	13.4%	\$11,490	13.1%	12.3%
	Middle	502	23.7%	\$31,438	18.3%	32.9%	176	22.8%	28.5%	\$16,372	19.4%	23.5%	326	24.2%	29.5%	\$15,066	17.2%	26.6%
	Upper	1,114	52.6%	\$102,149	59.3%	39.1%	410	53.1%	49.1%	\$49,773	58.8%	52.9%	704	52.3%	48.5%	\$52,376	59.8%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.8%	\$0	0.0%	0.8%	0	0.0%	2.7%	\$0	0.0%	0.3%
	Total	2,119	100.0%	\$172,116	100.0%	100.0%	772	100.0%	100.0%	\$84,585	100.0%	100.0%	1,347	100.0%	100.0%	\$87,531	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	1	10.0%	\$44	5.6%	1.5%	0	0.0%	1.3%	\$0	0.0%	0.3%	1	14.3%	1.1%	\$44	23.3%	0.9%
	Moderate	2	20.0%	\$156	19.8%	9.0%	1	33.3%	10.4%	\$73	12.2%	11.2%	1	14.3%	13.6%	\$83	43.9%	18.0%
	Middle	4	40.0%	\$538	68.2%	63.1%	2	66.7%	59.3%	\$527	87.8%	54.9%	2	28.6%	62.5%	\$11	5.8%	57.6%
	Upper	3	30.0%	\$51	6.5%	26.5%	0	0.0%	28.4%	\$0	0.0%	33.5%	3	42.9%	22.0%	\$51	27.0%	23.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.1%	0	0.0%	0.8%	\$0	0.0%	0.0%
Total	10	100.0%	\$789	100.0%	100.0%	3	100.0%	100.0%	\$600	100.0%	100.0%	7	100.0%	100.0%	\$189	100.0%	100.0%	

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Borrower Distribution of HMDA Loans

Assessment Area: MS Jackson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010						Bank & Aggregate Lending Comparison 2011					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	%
		#	%	\$(000s)	\$ %													
HOME PURCHASE	Low	27	6.1%	\$2,106	3.0%	22.7%	18	7.8%	7.5%	\$1,501	4.0%	3.8%	9	4.2%	5.4%	\$605	1.8%	2.8%
	Moderate	97	21.7%	\$11,721	16.7%	16.0%	53	22.9%	20.1%	\$6,234	16.8%	14.9%	44	20.5%	17.4%	\$5,487	16.6%	13.3%
	Middle	102	22.9%	\$14,654	20.9%	19.2%	57	24.7%	19.3%	\$8,518	22.9%	18.5%	45	20.9%	17.9%	\$6,136	18.5%	17.2%
	Upper	200	44.8%	\$40,498	57.7%	42.1%	103	44.6%	28.7%	\$20,863	56.2%	40.0%	97	45.1%	29.4%	\$19,635	59.3%	40.4%
	Unknown	20	4.5%	\$1,238	1.8%	0.0%	0	0.0%	24.3%	\$0	0.0%	22.7%	20	9.3%	29.9%	\$1,238	3.7%	26.4%
	Total	446	100.0%	\$70,217	100.0%	100.0%	231	100.0%	100.0%	\$37,116	100.0%	100.0%	215	100.0%	100.0%	\$33,101	100.0%	100.0%
REFINANCE	Low	41	4.9%	\$3,240	2.3%	22.7%	28	5.6%	2.9%	\$2,310	2.7%	1.3%	13	3.8%	2.8%	\$930	1.7%	1.2%
	Moderate	112	13.4%	\$10,705	7.5%	16.0%	70	14.1%	9.9%	\$7,138	8.2%	6.0%	42	12.3%	9.2%	\$3,567	6.4%	5.5%
	Middle	173	20.7%	\$21,360	14.9%	19.2%	95	19.2%	15.8%	\$11,870	13.7%	12.1%	78	22.9%	16.3%	\$9,490	16.9%	12.3%
	Upper	498	59.5%	\$105,939	74.1%	42.1%	296	59.7%	47.0%	\$64,356	74.0%	57.0%	202	59.2%	46.9%	\$41,583	74.1%	56.9%
	Unknown	13	1.6%	\$1,792	1.3%	0.0%	7	1.4%	24.3%	\$1,271	1.5%	23.6%	6	1.8%	24.8%	\$521	0.9%	24.2%
	Total	837	100.0%	\$143,036	100.0%	100.0%	496	100.0%	100.0%	\$86,945	100.0%	100.0%	341	100.0%	100.0%	\$56,091	100.0%	100.0%
HOME IMPROVEMENT	Low	23	13.5%	\$166	10.8%	22.7%	12	16.9%	12.8%	\$68	11.1%	3.3%	11	11.0%	14.8%	\$98	10.7%	3.1%
	Moderate	54	31.6%	\$371	24.2%	16.0%	19	26.8%	17.7%	\$122	19.9%	6.7%	35	35.0%	20.5%	\$249	27.2%	8.4%
	Middle	45	26.3%	\$353	23.1%	19.2%	20	28.2%	19.6%	\$128	20.8%	11.8%	25	25.0%	19.9%	\$225	24.6%	13.0%
	Upper	49	28.7%	\$640	41.8%	42.1%	20	28.2%	32.6%	\$296	48.2%	62.8%	29	29.0%	29.7%	\$344	37.6%	62.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.4%	\$0	0.0%	15.4%	0	0.0%	15.1%	\$0	0.0%	13.2%
	Total	171	100.0%	\$1,530	100.0%	100.0%	71	100.0%	100.0%	\$614	100.0%	100.0%	100	100.0%	100.0%	\$916	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	91	6.3%	\$5,512	2.6%	22.7%	58	7.3%	5.0%	\$3,879	3.1%	2.2%	33	5.0%	4.5%	\$1,633	1.8%	1.8%
	Moderate	263	18.1%	\$22,797	10.6%	16.0%	142	17.8%	14.1%	\$13,494	10.8%	8.9%	121	18.4%	13.1%	\$9,303	10.3%	8.4%
	Middle	320	22.0%	\$36,367	16.9%	19.2%	172	21.6%	17.3%	\$20,516	16.5%	13.9%	148	22.6%	17.1%	\$15,851	17.6%	13.9%
	Upper	747	51.4%	\$147,077	68.5%	42.1%	419	52.5%	39.5%	\$85,515	68.6%	49.1%	328	50.0%	38.8%	\$61,562	68.3%	49.2%
	Unknown	33	2.3%	\$3,030	1.4%	0.0%	7	0.9%	24.1%	\$1,271	1.0%	25.8%	26	4.0%	26.5%	\$1,759	2.0%	26.7%
	Total	1,454	100.0%	\$214,783	100.0%	100.0%	798	100.0%	100.0%	\$124,675	100.0%	100.0%	656	100.0%	100.0%	\$90,108	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MS Jackson

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Bank	Agg	Dollar	Count			Dollar						
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s
Small Business	Revenue	\$1 Million or Less	617	29.1%	\$49,961	29.0%	89.8%	375	48.6%	40.7%	\$28,438	33.6%	45.9%	242	18.0%	43.5%	\$21,523	24.6%	41.5%
		Over \$1 Million	344	16.2%	\$77,239	44.9%	5.4%	176	22.8%				168	12.5%					
		Total Rev. available	961	45.3%	\$127,200	73.9%	95.2%	551	71.4%				410	30.5%					
		Rev. Not Known	1,158	54.6%	\$44,916	26.1%	4.8%	221	28.6%				937	69.6%					
		Total	2,119	100.0%	\$172,116	100.0%	100.0%	772	100.0%				1,347	100.0%					
Small Business	Loan Size	\$100,000 or Less	1,827	86.2%	\$64,120	37.3%		621	80.4%	86.3%	\$29,156	34.5%	27.9%	1,206	89.5%	87.8%	\$34,964	39.9%	28.3%
		\$100,001 - \$250,000	132	6.2%	\$24,056	14.0%		68	8.8%	6.8%	\$12,623	14.9%	17.6%	64	4.8%	6.3%	\$11,433	13.1%	19.0%
		\$250,001 - \$1 Million	160	7.6%	\$83,940	48.8%		83	10.8%	6.9%	\$42,806	50.6%	54.5%	77	5.7%	5.8%	\$41,134	47.0%	52.8%
		Total	2,119	100.0%	\$172,116	100.0%		772	100.0%	100.0%	\$84,585	100.0%	100.0%	1,347	100.0%	100.0%	\$87,531	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less	2	20.0%	\$156	19.8%	Total Farms	1	33.3%	85.5%	\$73	12.2%	82.3%	1	14.3%	78.0%	\$83	43.9%	71.7%
		Over \$1 Million	1	10.0%	\$25	3.2%	97.6%	0	0.0%				1	14.3%					
		Not Known	7	70.0%	\$608	77.1%	2.0%	2	66.7%				5	71.4%					
		Total	10	100.0%	\$789	100.0%	100.0%	3	100.0%				7	100.0%					
Small Farm	Loan Size	\$100,000 or Less	9	90.0%	\$337	42.7%		2	66.7%	80.4%	\$148	24.7%	31.9%	7	100.0%	82.6%	\$189	100.0%	42.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	12.6%	\$0	0.0%	30.4%	0	0.0%	12.5%	\$0	0.0%	29.0%
		\$250,001 - \$500,000	1	10.0%	\$452	57.3%		1	33.3%	6.9%	\$452	75.3%	37.7%	0	0.0%	4.9%	\$0	0.0%	28.2%
		Total	10	100.0%	\$789	100.0%		3	100.0%	100.0%	\$600	100.0%	100.0%	7	100.0%	100.0%	\$189	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: MS Central MS

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Dollar		Count			Dollar			
		#	%	\$ (000s)	\$ %	Bank				Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	13	4.0%	\$986	2.4%	9.8%	4	2.5%	6.0%	\$302	1.4%	3.7%	9	5.4%	6.1%	\$684	3.4%	3.9%
	Middle	207	63.1%	\$25,138	60.6%	68.3%	101	62.7%	57.6%	\$13,146	60.8%	53.3%	106	63.5%	61.0%	\$11,992	60.4%	55.1%
	Upper	108	32.9%	\$15,324	37.0%	20.3%	56	34.8%	34.8%	\$8,159	37.8%	42.4%	52	31.1%	32.5%	\$7,165	36.1%	40.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.6%	\$0	0.0%	0.5%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	328	100.0%	\$41,448	100.0%	100.0%	161	100.0%	100.0%	\$21,607	100.0%	100.0%	167	100.0%	100.0%	\$19,841	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	24	5.4%	\$3,508	5.8%	9.8%	12	4.7%	6.4%	\$2,048	5.5%	4.3%	12	6.3%	7.3%	\$1,460	6.1%	4.7%
	Middle	288	64.6%	\$37,113	61.0%	68.3%	163	63.7%	59.1%	\$22,555	61.0%	50.9%	125	65.8%	59.7%	\$14,558	61.0%	52.0%
	Upper	134	30.0%	\$20,208	33.2%	20.3%	81	31.6%	34.3%	\$12,352	33.4%	44.6%	53	27.9%	32.8%	\$7,856	32.9%	43.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	446	100.0%	\$60,829	100.0%	100.0%	256	100.0%	100.0%	\$36,955	100.0%	100.0%	190	100.0%	100.0%	\$23,874	100.0%	100.0%
HOME IMPROVEMENT	Low	1	0.9%	\$6	0.6%	1.6%	0	0.0%	1.9%	\$0	0.0%	1.3%	1	1.8%	1.0%	\$6	1.1%	0.6%
	Moderate	6	5.5%	\$26	2.7%	9.8%	2	3.7%	9.4%	\$6	1.5%	8.8%	4	7.1%	11.6%	\$20	3.6%	9.6%
	Middle	77	70.0%	\$707	73.3%	68.3%	42	77.8%	71.7%	\$339	83.3%	69.6%	35	62.5%	69.5%	\$368	66.1%	65.3%
	Upper	26	23.6%	\$225	23.3%	20.3%	10	18.5%	17.0%	\$62	15.2%	20.3%	16	28.6%	17.7%	\$163	29.3%	24.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	110	100.0%	\$964	100.0%	100.0%	54	100.0%	100.0%	\$407	100.0%	100.0%	56	100.0%	100.0%	\$557	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	7.1%	0	0.0%	3.1%	\$0	0.0%	0.4%	0	0.0%	7.1%	\$0	0.0%	11.0%
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	12.5%	\$0	0.0%	3.3%	0	0.0%	19.0%	\$0	0.0%	5.1%
	Middle	0	0.0%	\$0	0.0%	41.3%	0	0.0%	34.4%	\$0	0.0%	24.3%	0	0.0%	52.4%	\$0	0.0%	65.7%
	Upper	0	0.0%	\$0	0.0%	32.8%	0	0.0%	50.0%	\$0	0.0%	72.0%	0	0.0%	21.4%	\$0	0.0%	18.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.1%	\$6	0.0%	1.6%	0	0.0%	0.3%	\$0	0.0%	0.2%	1	0.2%	0.4%	\$6	0.0%	0.7%
	Moderate	43	4.9%	\$4,520	4.4%	9.8%	18	3.8%	6.6%	\$2,356	4.0%	4.2%	25	6.1%	7.3%	\$2,164	4.9%	4.6%
	Middle	572	64.7%	\$62,958	61.0%	68.3%	306	65.0%	59.6%	\$36,040	61.1%	51.1%	266	64.4%	61.0%	\$26,918	60.8%	54.1%
	Upper	268	30.3%	\$35,757	34.6%	20.3%	147	31.2%	32.9%	\$20,573	34.9%	44.4%	121	29.3%	31.2%	\$15,184	34.3%	40.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	884	100.0%	\$103,241	100.0%	100.0%	471	100.0%	100.0%	\$58,969	100.0%	100.0%	413	100.0%	100.0%	\$44,272	100.0%	100.0%

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: MS Central MS

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	34	3.8%	\$2,033	3.1%	5.3%	14	3.8%	5.4%	\$1,646	5.3%	6.1%	20	3.8%	5.2%	\$387	1.1%	5.9%
	Moderate	90	10.0%	\$6,910	10.5%	14.5%	32	8.6%	13.8%	\$2,746	8.8%	15.9%	58	11.0%	14.0%	\$4,164	12.0%	15.6%
	Middle	504	56.3%	\$36,981	56.1%	59.9%	208	56.2%	53.1%	\$16,465	52.5%	51.4%	296	56.3%	52.9%	\$20,516	59.2%	53.4%
	Upper	263	29.4%	\$19,895	30.2%	20.2%	113	30.5%	23.7%	\$10,344	33.0%	25.3%	150	28.5%	24.3%	\$9,551	27.6%	24.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	5	0.6%	\$152	0.2%		3	0.8%	4.0%	\$135	0.4%	1.4%	2	0.4%	3.6%	\$17	0.0%	0.5%
	Total	896	100.0%	\$65,971	100.0%	100.0%	370	100.0%	100.0%	\$31,336	100.0%	100.0%	526	100.0%	100.0%	\$34,635	100.0%	100.0%
SMALL FARM																		
	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.1%
	Moderate	3	3.3%	\$903	7.1%	7.9%	0	0.0%	10.5%	\$0	0.0%	9.2%	3	5.5%	7.9%	\$903	12.2%	10.8%
	Middle	86	94.5%	\$11,547	91.3%	80.4%	35	97.2%	82.9%	\$5,115	97.2%	83.1%	51	92.7%	81.6%	\$6,432	87.1%	77.7%
	Upper	2	2.2%	\$200	1.6%	11.2%	1	2.8%	6.0%	\$150	2.8%	7.6%	1	1.8%	9.0%	\$50	0.7%	11.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	0.1%	0	0.0%	0.8%	\$0	0.0%	0.1%
Total	91	100.0%	\$12,650	100.0%	100.0%	36	100.0%	100.0%	\$5,265	100.0%	100.0%	55	100.0%	100.0%	\$7,385	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: MS Central MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank \$ %	Bank #	Agg %	Bank \$ (000s)	Agg %	Bank \$ %		
HOME PURCHASE	Low	15	4.6%	\$851	2.1%	22.9%	9	5.6%	4.4%	\$522	2.4%	1.8%	6	3.6%	2.2%	\$329	1.7%	1.1%
	Moderate	46	14.0%	\$3,846	9.3%	14.6%	23	14.3%	13.3%	\$1,984	9.2%	7.8%	23	13.8%	13.6%	\$1,862	9.4%	8.1%
	Middle	87	26.5%	\$8,956	21.6%	18.3%	42	26.1%	23.0%	\$4,468	20.7%	19.4%	45	26.9%	17.6%	\$4,488	22.6%	14.2%
	Upper	177	54.0%	\$27,529	66.4%	44.1%	87	54.0%	46.9%	\$14,633	67.7%	58.1%	90	53.9%	51.0%	\$12,896	65.0%	63.7%
	Unknown	3	0.9%	\$266	0.6%	0.0%	0	0.0%	12.4%	\$0	0.0%	12.8%	3	1.8%	15.6%	\$266	1.3%	12.9%
	Total	328	100.0%	\$41,448	100.0%	100.0%	161	100.0%	100.0%	\$21,607	100.0%	100.0%	167	100.0%	100.0%	\$19,841	100.0%	100.0%
REFINANCE	Low	15	3.4%	\$830	1.4%	22.9%	7	2.7%	3.0%	\$436	1.2%	1.1%	8	4.2%	2.9%	\$394	1.7%	0.9%
	Moderate	41	9.2%	\$2,715	4.5%	14.6%	23	9.0%	7.4%	\$1,578	4.3%	4.0%	18	9.5%	7.0%	\$1,137	4.8%	3.6%
	Middle	76	17.0%	\$7,383	12.1%	18.3%	43	16.8%	15.3%	\$4,333	11.7%	10.3%	33	17.4%	13.3%	\$3,050	12.8%	9.0%
	Upper	311	69.7%	\$49,307	81.1%	44.1%	180	70.3%	58.3%	\$30,014	81.2%	63.5%	131	68.9%	59.1%	\$19,293	80.8%	68.8%
	Unknown	3	0.7%	\$594	1.0%	0.0%	3	1.2%	16.0%	\$594	1.6%	21.2%	0	0.0%	17.7%	\$0	0.0%	17.7%
	Total	446	100.0%	\$60,829	100.0%	100.0%	256	100.0%	100.0%	\$36,955	100.0%	100.0%	190	100.0%	100.0%	\$23,874	100.0%	100.0%
HOME IMPROVEMENT	Low	16	14.5%	\$86	8.9%	22.9%	13	24.1%	11.7%	\$77	18.9%	3.3%	3	5.4%	6.0%	\$9	1.6%	2.0%
	Moderate	17	15.5%	\$81	8.4%	14.6%	4	7.4%	16.1%	\$19	4.7%	7.0%	13	23.2%	17.9%	\$62	11.1%	8.0%
	Middle	27	24.5%	\$178	18.5%	18.3%	17	31.5%	22.4%	\$115	28.3%	16.8%	10	17.9%	21.1%	\$63	11.3%	14.5%
	Upper	47	42.7%	\$587	60.9%	44.1%	19	35.2%	44.4%	\$191	46.9%	67.2%	28	50.0%	46.8%	\$396	71.1%	64.4%
	Unknown	3	2.7%	\$32	3.3%	0.0%	1	1.9%	5.4%	\$5	1.2%	5.7%	2	3.6%	8.2%	\$27	4.8%	11.1%
	Total	110	100.0%	\$964	100.0%	100.0%	54	100.0%	100.0%	\$407	100.0%	100.0%	56	100.0%	100.0%	\$557	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	44.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	46	5.2%	\$1,767	1.7%	22.9%	29	6.2%	4.3%	\$1,035	1.8%	1.3%	17	4.1%	2.9%	\$732	1.7%	1.0%
	Moderate	104	11.8%	\$6,642	6.4%	14.6%	50	10.6%	10.2%	\$3,581	6.1%	5.2%	54	13.1%	10.3%	\$3,061	6.9%	5.2%
	Middle	190	21.5%	\$16,517	16.0%	18.3%	102	21.7%	18.5%	\$8,916	15.1%	13.1%	88	21.3%	15.5%	\$7,601	17.2%	10.6%
	Upper	535	60.5%	\$77,423	75.0%	44.1%	286	60.7%	52.8%	\$44,838	76.0%	59.3%	249	60.3%	54.7%	\$32,585	73.6%	63.2%
	Unknown	9	1.0%	\$892	0.9%	0.0%	4	0.8%	14.2%	\$599	1.0%	21.1%	5	1.2%	16.6%	\$293	0.7%	20.1%
	Total	884	100.0%	\$103,241	100.0%	100.0%	471	100.0%	100.0%	\$58,969	100.0%	100.0%	413	100.0%	100.0%	\$44,272	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MS Central MS

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Count		Dollar		Count			Dollar					
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	371	41.4%	\$25,549	38.7%	91.2%	221	59.7%	55.2%	\$13,415	42.8%	54.7%	150	28.5%	49.1%	\$12,134	35.0%	48.0%
		Over \$1 Million	148	16.5%	\$26,624	40.4%	4.5%	76	20.5%				72	13.7%					
		Total Rev. available	519	57.9%	\$52,173	79.1%	95.7%	297	80.2%				222	42.2%					
		Rev. Not Known	377	42.1%	\$13,798	20.9%	4.3%	73	19.7%				304	57.8%					
		Total	896	100.0%	\$65,971	100.0%	100.0%	370	100.0%				526	100.0%					
Small Business	Loan Size	\$100,000 or Less	768	85.7%	\$26,756	40.6%		313	84.6%	88.2%	\$12,673	40.4%	31.8%	455	86.5%	89.3%	\$14,083	40.7%	34.2%
		\$100,001 - \$250,000	71	7.9%	\$12,226	18.5%		30	8.1%	6.6%	\$5,153	16.4%	19.4%	41	7.8%	6.5%	\$7,073	20.4%	22.7%
		\$250,001 - \$1 Million	57	6.4%	\$26,989	40.9%		27	7.3%	5.2%	\$13,510	43.1%	48.8%	30	5.7%	4.2%	\$13,479	38.9%	43.1%
		Total	896	100.0%	\$65,971	100.0%		370	100.0%	100.0%	\$31,336	100.0%	100.0%	526	100.0%	100.0%	\$34,635	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less	63	69.2%	\$9,420	74.5%	Total Farms	21	58.3%	86.0%	\$3,696	70.2%	79.9%	42	76.4%	88.2%	\$5,724	77.5%	83.2%
		Over \$1 Million	12	13.2%	\$1,515	12.0%		5	13.9%				7	12.7%					
		Not Known	16	17.6%	\$1,715	13.6%		10	27.8%				6	10.9%					
		Total	91	100.0%	\$12,650	100.0%	100.0%	36	100.0%				55	100.0%					
Small Farm	Loan Size	\$100,000 or Less	52	57.1%	\$2,343	18.5%		18	50.0%	82.4%	\$826	15.7%	35.7%	34	61.8%	81.4%	\$1,517	20.5%	35.1%
		\$100,001 - \$250,000	20	22.0%	\$3,439	27.2%		11	30.6%	10.2%	\$1,902	36.1%	24.6%	9	16.4%	11.8%	\$1,537	20.8%	29.1%
		\$250,001 - \$500,000	19	20.9%	\$6,868	54.3%		7	19.4%	7.3%	\$2,537	48.2%	39.7%	12	21.8%	6.8%	\$4,331	58.6%	35.9%
		Total	91	100.0%	\$12,650	100.0%		36	100.0%	100.0%	\$5,265	100.0%	100.0%	55	100.0%	100.0%	\$7,385	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: MO St. Genevieve-Perry

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Dollar		Count			Dollar			
		#	%	\$ (000s)	\$ %	Bank				Agg	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	10	34.5%	\$782	29.3%	24.8%	5	35.7%	22.5%	\$432	33.1%	21.4%	5	33.3%	18.0%	\$350	25.7%	16.2%
	Upper	19	65.5%	\$1,888	70.7%	75.2%	9	64.3%	76.9%	\$875	66.9%	78.5%	10	66.7%	81.7%	\$1,013	74.3%	83.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.1%	0	0.0%	0.3%	\$0	0.0%	0.3%
	Total	29	100.0%	\$2,670	100.0%	100.0%	14	100.0%	100.0%	\$1,307	100.0%	100.0%	15	100.0%	100.0%	\$1,363	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	24	22.2%	\$2,965	22.8%	24.8%	16	23.2%	20.4%	\$2,142	24.1%	19.1%	8	20.5%	21.7%	\$823	20.0%	20.5%
	Upper	84	77.8%	\$10,058	77.2%	75.2%	53	76.8%	79.5%	\$6,758	75.9%	80.9%	31	79.5%	78.2%	\$3,300	80.0%	79.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	108	100.0%	\$13,023	100.0%	100.0%	69	100.0%	100.0%	\$8,900	100.0%	100.0%	39	100.0%	100.0%	\$4,123	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	16.7%	\$6	12.2%	24.8%	0	0.0%	18.1%	\$0	0.0%	19.1%	1	20.0%	15.7%	\$6	15.8%	19.1%
	Upper	5	83.3%	\$43	87.8%	75.2%	1	100.0%	81.9%	\$11	100.0%	80.9%	4	80.0%	84.3%	\$32	84.2%	80.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$49	100.0%	100.0%	1	100.0%	100.0%	\$11	100.0%	100.0%	5	100.0%	100.0%	\$38	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	29.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	71.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	35	24.5%	\$3,753	23.8%	24.8%	21	25.0%	20.7%	\$2,574	25.2%	19.4%	14	23.7%	20.1%	\$1,179	21.3%	19.1%
	Upper	108	75.5%	\$11,989	76.2%	75.2%	63	75.0%	79.0%	\$7,644	74.8%	80.5%	45	76.3%	79.7%	\$4,345	78.7%	80.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	143	100.0%	\$15,742	100.0%	100.0%	84	100.0%	100.0%	\$10,218	100.0%	100.0%	59	100.0%	100.0%	\$5,524	100.0%	100.0%

Originations & Purchases

Appendices

Geographic Distribution of Small Business & Small Farm Loans Assessment Area: MO St. Genevieve-Perry

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	33	28.2%	\$1,569	28.5%	23.7%	15	30.6%	23.0%	\$1,056	39.5%	27.8%	18	26.5%	21.8%	\$513	18.1%	16.5%
	Upper	83	70.9%	\$3,925	71.2%	76.3%	33	67.3%	73.7%	\$1,603	59.9%	71.9%	50	73.5%	74.5%	\$2,322	81.9%	83.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	1	0.9%	\$17	0.3%		1	2.0%	3.3%	\$17	0.6%	0.3%	0	0.0%	3.8%	\$0	0.0%	0.5%
	Total	117	100.0%	\$5,511	100.0%	100.0%	49	100.0%	100.0%	\$2,676	100.0%	100.0%	68	100.0%	100.0%	\$2,835	100.0%	100.0%
SMALL FARM						Small Farms												
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	7	20.0%	\$468	14.8%	31.8%	4	25.0%	35.1%	\$358	26.6%	40.3%	3	15.8%	21.7%	\$110	6.1%	10.7%
	Upper	28	80.0%	\$2,686	85.2%	68.2%	12	75.0%	62.2%	\$986	73.4%	59.6%	16	84.2%	76.8%	\$1,700	93.9%	89.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.7%	\$0	0.0%	0.1%	0	0.0%	1.4%	\$0	0.0%	0.1%
Total	35	100.0%	\$3,154	100.0%	100.0%	16	100.0%	100.0%	\$1,344	100.0%	100.0%	19	100.0%	100.0%	\$1,810	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MO St. Genevieve-Perry

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count	Dollar	Count	Dollar	Bank	Agg	Dollar	Agg	Count	Dollar	Agg							
													#	%	\$ (000s)	%	%	%	#
HOME PURCHASE	Low	4	13.8%	\$276	10.3%	11.0%	0	0.0%	4.7%	\$0	0.0%	2.8%	4	26.7%	7.7%	\$276	20.2%	5.1%	
	Moderate	10	34.5%	\$898	33.6%	15.4%	6	42.9%	16.3%	\$535	40.9%	12.2%	4	26.7%	14.9%	\$363	26.6%	10.7%	
	Middle	3	10.3%	\$310	11.6%	22.2%	1	7.1%	24.7%	\$108	8.3%	22.3%	2	13.3%	24.1%	\$202	14.8%	24.7%	
	Upper	12	41.4%	\$1,186	44.4%	51.4%	7	50.0%	41.9%	\$664	50.8%	51.3%	5	33.3%	34.0%	\$522	38.3%	41.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.5%	\$0	0.0%	11.3%	0	0.0%	19.4%	\$0	0.0%	18.1%	
	Total	29	100.0%	\$2,670	100.0%	100.0%	14	100.0%	100.0%	\$1,307	100.0%	100.0%	15	100.0%	100.0%	\$1,363	100.0%	100.0%	
REFINANCE	Low	9	8.3%	\$597	4.6%	11.0%	6	8.7%	3.0%	\$426	4.8%	1.6%	3	7.7%	2.5%	\$171	4.1%	1.4%	
	Moderate	14	13.0%	\$1,009	7.7%	15.4%	8	11.6%	11.7%	\$630	7.1%	7.7%	6	15.4%	12.0%	\$379	9.2%	8.0%	
	Middle	24	22.2%	\$2,556	19.6%	22.2%	15	21.7%	21.2%	\$1,495	16.8%	17.6%	9	23.1%	20.1%	\$1,061	25.7%	17.5%	
	Upper	60	55.6%	\$8,686	66.7%	51.4%	39	56.5%	53.1%	\$6,174	69.4%	61.0%	21	53.8%	48.6%	\$2,512	60.9%	55.3%	
	Unknown	1	0.9%	\$175	1.3%	0.0%	1	1.4%	11.0%	\$175	2.0%	12.1%	0	0.0%	16.8%	\$0	0.0%	17.8%	
	Total	108	100.0%	\$13,023	100.0%	100.0%	69	100.0%	100.0%	\$8,900	100.0%	100.0%	39	100.0%	100.0%	\$4,123	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	11.0%	0	0.0%	6.0%	\$0	0.0%	1.2%	0	0.0%	4.8%	\$0	0.0%	0.6%	
	Moderate	2	33.3%	\$17	34.7%	15.4%	1	100.0%	18.1%	\$11	100.0%	10.9%	1	20.0%	12.0%	\$6	15.8%	6.8%	
	Middle	2	33.3%	\$17	34.7%	22.2%	0	0.0%	20.5%	\$0	0.0%	13.5%	2	40.0%	19.3%	\$17	44.7%	14.2%	
	Upper	2	33.3%	\$15	30.6%	51.4%	0	0.0%	51.8%	\$0	0.0%	68.4%	2	40.0%	56.6%	\$15	39.5%	72.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.6%	\$0	0.0%	6.0%	0	0.0%	7.2%	\$0	0.0%	6.2%	
	Total	6	100.0%	\$49	100.0%	100.0%	1	100.0%	100.0%	\$11	100.0%	100.0%	5	100.0%	100.0%	\$38	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	11.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	51.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	9.1%	\$873	5.5%	11.0%	6	7.1%	3.6%	\$426	4.2%	1.8%	7	11.9%	4.2%	\$447	8.1%	2.4%	
	Moderate	26	18.2%	\$1,924	12.2%	15.4%	15	17.9%	13.3%	\$1,176	11.5%	8.8%	11	18.6%	12.9%	\$748	13.5%	8.7%	
	Middle	29	20.3%	\$2,883	18.3%	22.2%	16	19.0%	22.0%	\$1,603	15.7%	18.4%	13	22.0%	21.3%	\$1,280	23.2%	19.4%	
	Upper	74	51.7%	\$9,887	62.8%	51.4%	46	54.8%	50.1%	\$6,838	66.9%	58.1%	28	47.5%	44.5%	\$3,049	55.2%	51.8%	
	Unknown	1	0.7%	\$175	1.1%	0.0%	1	1.2%	11.0%	\$175	1.7%	12.9%	0	0.0%	17.1%	\$0	0.0%	17.7%	
	Total	143	100.0%	\$15,742	100.0%	100.0%	84	100.0%	100.0%	\$10,218	100.0%	100.0%	59	100.0%	100.0%	\$5,524	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	59	50.4%	\$2,217	40.2%	89.5%	35	71.4%	44.1%	\$1,255	46.9%	29.3%	24	35.3%	38.8%	\$962	33.9%	35.7%
		Over \$1 Million	17	14.5%	\$2,441	44.3%	6.1%	11	22.4%					6	8.8%				
		Total Rev. available	76	64.9%	\$4,658	84.5%	95.6%	46	93.8%					30	44.1%				
		Rev. Not Known	41	35.0%	\$853	15.5%	4.4%	3	6.1%					38	55.9%				
	Total	117	100.0%	\$5,511	100.0%	100.0%	49	100.0%	100.0%				68	100.0%	100.0%				
	Loan Size	\$100,000 or Less	106	90.6%	\$2,593	47.1%		44	89.8%	87.5%	\$1,409	52.7%	26.3%	62	91.2%	91.0%	\$1,184	41.8%	27.2%
		\$100,001 - \$250,000	5	4.3%	\$892	16.2%		2	4.1%	6.6%	\$351	13.1%	18.3%	3	4.4%	3.8%	\$541	19.1%	15.1%
		\$250,001 - \$1 Million	6	5.1%	\$2,026	36.8%		3	6.1%	5.9%	\$916	34.2%	55.4%	3	4.4%	5.3%	\$1,110	39.2%	57.7%
		Total	117	100.0%	\$5,511	100.0%	100.0%	49	100.0%	100.0%	\$2,676	100.0%	100.0%	68	100.0%	100.0%	\$2,835	100.0%	100.0%
Small Farm		Revenue	Total Farms																
	\$1 Million or Less		32	91.4%	\$3,042	96.4%	100.0%	13	81.3%	75.7%	\$1,232	91.7%	87.2%	19	100.0%	78.3%	\$1,810	100.0%	77.5%
	Over \$1 Million		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Not Known		3	8.6%	\$112	3.6%	0.0%	3	18.8%					0	0.0%				
	Total	35	100.0%	\$3,154	100.0%	100.0%	16	100.0%	100.0%				19	100.0%	100.0%				
	Loan Size	\$100,000 or Less	26	74.3%	\$974	30.9%		12	75.0%	75.7%	\$384	28.6%	33.1%	14	73.7%	72.5%	\$590	32.6%	34.4%
		\$100,001 - \$250,000	7	20.0%	\$1,180	37.4%		3	18.8%	16.2%	\$460	34.2%	32.1%	4	21.1%	21.7%	\$720	39.8%	40.3%
		\$250,001 - \$500,000	2	5.7%	\$1,000	31.7%		1	6.3%	8.1%	\$500	37.2%	34.8%	1	5.3%	5.8%	\$500	27.6%	25.3%
		Total	35	100.0%	\$3,154	100.0%	100.0%	16	100.0%	100.0%	\$1,344	100.0%	100.0%	19	100.0%	100.0%	\$1,810	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MO St. Genevieve-Perry

Product Type	Bank Lending & Demographic Data Comparison 2010, 2011						Aggregate Comparison											
	Bank					Total Businesses	2010			2011								
	Count		Dollar		%		Count		Dollar		Count			Dollar				
	#	%	\$ (000s)	\$ %		#	%	Agg	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	
Small Business Revenue	\$1 Million or Less	59	50.4%	\$2,217	40.2%	89.5%	35	71.4%	44.1%	\$1,255	46.9%	29.3%	24	35.3%	38.8%	\$962	33.9%	35.7%
	Over \$1 Million	17	14.5%	\$2,441	44.3%	6.1%	11	22.4%					6	8.8%				
	Total Rev. available	76	64.9%	\$4,658	84.5%	95.6%	46	93.8%					30	44.1%				
	Rev. Not Known	41	35.0%	\$853	15.5%	4.4%	3	6.1%					38	55.9%				
	Total	117	100.0%	\$5,511	100.0%	100.0%	49	100.0%					68	100.0%				
Small Business Loan Size	\$100,000 or Less	106	90.6%	\$2,593	47.1%		44	89.8%	87.5%	\$1,409	52.7%	26.3%	62	91.2%	91.0%	\$1,184	41.8%	27.2%
	\$100,001 - \$250,000	5	4.3%	\$892	16.2%		2	4.1%	6.6%	\$351	13.1%	18.3%	3	4.4%	3.8%	\$541	19.1%	15.1%
	\$250,001 - \$1 Million	6	5.1%	\$2,026	36.8%		3	6.1%	5.9%	\$916	34.2%	55.4%	3	4.4%	5.3%	\$1,110	39.2%	57.7%
	Total	117	100.0%	\$5,511	100.0%		49	100.0%	100.0%	\$2,676	100.0%	100.0%	68	100.0%	100.0%	\$2,835	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	32	91.4%	\$3,042	96.4%	Total Farms 100.0%	13	81.3%	75.7%	\$1,232	91.7%	87.2%	19	100.0%	78.3%	\$1,810	100.0%	77.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Not Known	3	8.6%	\$112	3.6%	0.0%	3	18.8%					0	0.0%				
	Total	35	100.0%	\$3,154	100.0%	100.0%	16	100.0%					19	100.0%				
Small Farm Loan Size	\$100,000 or Less	26	74.3%	\$974	30.9%		12	75.0%	75.7%	\$384	28.6%	33.1%	14	73.7%	72.5%	\$590	32.6%	34.4%
	\$100,001 - \$250,000	7	20.0%	\$1,180	37.4%		3	18.8%	16.2%	\$460	34.2%	32.1%	4	21.1%	21.7%	\$720	39.8%	40.3%
	\$250,001 - \$500,000	2	5.7%	\$1,000	31.7%		1	6.3%	8.1%	\$500	37.2%	34.8%	1	5.3%	5.8%	\$500	27.6%	25.3%
	Total	35	100.0%	\$3,154	100.0%		16	100.0%	100.0%	\$1,344	100.0%	100.0%	19	100.0%	100.0%	\$1,810	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: MO Southeast MO

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count	Dollar		Count			Dollar					
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	7.3%	\$219	5.3%	13.9%	1	5.6%	17.6%	\$35	2.5%	14.0%	2	8.7%	15.1%	\$184	6.8%	11.9%
	Middle	36	87.8%	\$3,517	85.2%	84.0%	16	88.9%	78.2%	\$1,239	88.4%	80.0%	20	87.0%	81.9%	\$2,278	83.6%	83.5%
	Upper	2	4.9%	\$390	9.5%	2.1%	1	5.6%	3.7%	\$128	9.1%	5.8%	1	4.3%	3.0%	\$262	9.6%	4.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	41	100.0%	\$4,126	100.0%	100.0%	18	100.0%	100.0%	\$1,402	100.0%	100.0%	23	100.0%	100.0%	\$2,724	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	8.5%	\$589	4.9%	13.9%	3	4.3%	9.8%	\$193	2.6%	7.9%	7	14.6%	11.2%	\$396	8.6%	8.7%
	Middle	104	88.9%	\$11,078	92.1%	84.0%	65	94.2%	85.4%	\$7,130	96.2%	86.0%	39	81.3%	85.7%	\$3,948	85.5%	87.5%
	Upper	3	2.6%	\$367	3.0%	2.1%	1	1.4%	4.6%	\$91	1.2%	6.0%	2	4.2%	2.9%	\$276	6.0%	3.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	117	100.0%	\$12,034	100.0%	100.0%	69	100.0%	100.0%	\$7,414	100.0%	100.0%	48	100.0%	100.0%	\$4,620	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	33.3%	\$102	48.1%	13.9%	3	33.3%	13.6%	\$64	50.8%	9.8%	4	33.3%	12.9%	\$38	44.2%	11.2%
	Middle	14	66.7%	\$110	51.9%	84.0%	6	66.7%	85.2%	\$62	49.2%	89.7%	8	66.7%	84.8%	\$48	55.8%	86.7%
	Upper	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.2%	\$0	0.0%	0.5%	0	0.0%	2.4%	\$0	0.0%	2.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$212	100.0%	100.0%	9	100.0%	100.0%	\$126	100.0%	100.0%	12	100.0%	100.0%	\$86	100.0%	100.0%
MULTI FAMILY	Multi-Family Units					Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	38.3%	0	0.0%	28.6%	\$0	0.0%	49.6%	0	0.0%	40.0%	\$0	0.0%	46.9%
	Middle	0	0.0%	\$0	0.0%	52.9%	0	0.0%	57.1%	\$0	0.0%	39.6%	0	0.0%	40.0%	\$0	0.0%	43.2%
	Upper	0	0.0%	\$0	0.0%	8.8%	0	0.0%	14.3%	\$0	0.0%	10.8%	0	0.0%	20.0%	\$0	0.0%	9.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	20	11.2%	\$910	5.6%	13.9%	7	7.3%	13.1%	\$292	3.3%	10.4%	13	15.7%	13.1%	\$618	8.3%	10.4%
	Middle	154	86.0%	\$14,705	89.8%	84.0%	87	90.6%	82.6%	\$8,431	94.3%	83.7%	67	80.7%	83.8%	\$6,274	84.4%	85.5%
	Upper	5	2.8%	\$757	4.6%	2.1%	2	2.1%	4.1%	\$219	2.4%	5.8%	3	3.6%	3.0%	\$538	7.2%	4.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	179	100.0%	\$16,372	100.0%	100.0%	96	100.0%	100.0%	\$8,942	100.0%	100.0%	83	100.0%	100.0%	\$7,430	100.0%	100.0%

Originations & Purchases

Appendices

Geographic Distribution of Small Business & Small Farm Loans Assessment Area: MO Southeast MO

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	Agg %	Bank \$ 000s	\$ %	Agg \$ %	#	%	Agg %	Bank \$ 000s	\$ %	Agg \$ %
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	18	19.6%	\$813	11.1%	19.3%	6	23.1%	17.2%	\$264	9.3%	18.0%	12	18.2%	17.8%	\$549	12.2%	17.3%
	Middle	66	71.7%	\$4,949	67.4%	76.2%	18	69.2%	69.8%	\$2,289	80.3%	69.6%	48	72.7%	71.1%	\$2,660	59.3%	73.7%
	Upper	7	7.6%	\$1,553	21.2%	4.6%	2	7.7%	4.4%	\$299	10.5%	7.6%	5	7.6%	4.1%	\$1,254	27.9%	7.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	1	1.1%	\$25	0.3%		0	0.0%	8.6%	\$0	0.0%	4.7%	1	1.5%	6.9%	\$25	0.6%	1.7%
	Total	92	100.0%	\$7,340	100.0%	100.0%	26	100.0%	100.0%	\$2,852	100.0%	100.0%	66	100.0%	100.0%	\$4,488	100.0%	100.0%
SMALL FARM						Small Farms												
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	15.2%	\$865	16.7%	9.8%	2	14.3%	6.8%	\$455	19.2%	6.6%	3	15.8%	5.3%	\$410	14.6%	7.3%
	Middle	28	84.8%	\$4,302	83.3%	87.4%	12	85.7%	83.5%	\$1,913	80.8%	81.1%	16	84.2%	78.9%	\$2,389	85.4%	88.2%
	Upper	0	0.0%	\$0	0.0%	2.8%	0	0.0%	5.8%	\$0	0.0%	10.2%	0	0.0%	5.3%	\$0	0.0%	3.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.9%	\$0	0.0%	2.1%	0	0.0%	10.5%	\$0	0.0%	0.6%
Total	33	100.0%	\$5,167	100.0%	100.0%	14	100.0%	100.0%	\$2,368	100.0%	100.0%	19	100.0%	100.0%	\$2,799	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans

Assessment Area: MO Southeast MO

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg %	Agg %	Bank #	Agg %	Bank \$ (000s)	Agg %	Agg %		
HOME PURCHASE	Low	2	4.9%	\$86	2.1%	22.4%	2	11.1%	6.9%	\$86	6.1%	4.1%	0	0.0%	7.4%	\$0	0.0%	4.4%
	Moderate	13	31.7%	\$950	23.0%	18.6%	8	44.4%	25.4%	\$634	45.2%	19.0%	5	21.7%	25.8%	\$316	11.6%	19.8%
	Middle	14	34.1%	\$1,451	35.2%	21.1%	5	27.8%	26.4%	\$500	35.7%	24.5%	9	39.1%	21.9%	\$951	34.9%	21.1%
	Upper	11	26.8%	\$1,601	38.8%	37.9%	3	16.7%	35.3%	\$182	13.0%	44.0%	8	34.8%	31.3%	\$1,419	52.1%	41.3%
	Unknown	1	2.4%	\$38	0.9%	0.0%	0	0.0%	6.1%	\$0	0.0%	8.4%	1	4.3%	13.5%	\$38	1.4%	13.3%
	Total	41	100.0%	\$4,126	100.0%	100.0%	18	100.0%	100.0%	\$1,402	100.0%	100.0%	23	100.0%	100.0%	\$2,724	100.0%	100.0%
REFINANCE	Low	7	6.0%	\$358	3.0%	22.4%	3	4.3%	4.1%	\$180	2.4%	2.0%	4	8.3%	4.8%	\$178	3.9%	2.2%
	Moderate	20	17.1%	\$1,196	9.9%	18.6%	11	15.9%	12.1%	\$610	8.2%	7.6%	9	18.8%	12.1%	\$586	12.7%	7.8%
	Middle	27	23.1%	\$2,212	18.4%	21.1%	15	21.7%	18.7%	\$1,251	16.9%	14.7%	12	25.0%	17.2%	\$961	20.8%	13.2%
	Upper	63	53.8%	\$8,268	68.7%	37.9%	40	58.0%	53.1%	\$5,373	72.5%	61.1%	23	47.9%	52.0%	\$2,895	62.7%	62.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.0%	\$0	0.0%	14.6%	0	0.0%	13.9%	\$0	0.0%	14.8%
	Total	117	100.0%	\$12,034	100.0%	100.0%	69	100.0%	100.0%	\$7,414	100.0%	100.0%	48	100.0%	100.0%	\$4,620	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	8.9%	\$0	0.0%	4.3%	0	0.0%	11.4%	\$0	0.0%	6.0%
	Moderate	1	4.8%	\$3	1.4%	18.6%	0	0.0%	20.1%	\$0	0.0%	16.4%	1	8.3%	13.3%	\$3	3.5%	10.1%
	Middle	9	42.9%	\$73	34.4%	21.1%	4	44.4%	23.7%	\$42	33.3%	20.6%	5	41.7%	22.9%	\$31	36.0%	18.2%
	Upper	11	52.4%	\$136	64.2%	37.9%	5	55.6%	41.4%	\$84	66.7%	55.8%	6	50.0%	46.2%	\$52	60.5%	54.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.9%	\$0	0.0%	2.9%	0	0.0%	6.2%	\$0	0.0%	11.4%
	Total	21	100.0%	\$212	100.0%	100.0%	9	100.0%	100.0%	\$126	100.0%	100.0%	12	100.0%	100.0%	\$86	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	37.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	9	5.0%	\$444	2.7%	22.4%	5	5.2%	5.4%	\$266	3.0%	2.8%	4	4.8%	6.5%	\$178	2.4%	3.2%
	Moderate	34	19.0%	\$2,149	13.1%	18.6%	19	19.8%	17.6%	\$1,244	13.9%	11.8%	15	18.1%	18.2%	\$905	12.2%	12.8%
	Middle	50	27.9%	\$3,736	22.8%	21.1%	24	25.0%	21.9%	\$1,793	20.1%	18.3%	26	31.3%	19.6%	\$1,943	26.2%	16.6%
	Upper	85	47.5%	\$10,005	61.1%	37.9%	48	50.0%	45.5%	\$5,639	63.1%	54.5%	37	44.6%	42.3%	\$4,366	58.8%	52.6%
	Unknown	1	0.6%	\$38	0.2%	0.0%	0	0.0%	9.6%	\$0	0.0%	12.6%	1	1.2%	13.5%	\$38	0.5%	14.8%
	Total	179	100.0%	\$16,372	100.0%	100.0%	96	100.0%	100.0%	\$8,942	100.0%	100.0%	83	100.0%	100.0%	\$7,430	100.0%	100.0%

Originations & Purchases

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Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MO Southeast MO

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Bank	Agg	Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %	%			#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %
Small Business	Revenue	\$1 Million or Less	23	25.0%	\$1,932	26.3%	89.3%	14	53.8%	35.2%	\$1,209	42.4%	46.4%	9	13.6%	31.7%	\$723	16.1%	40.7%
		Over \$1 Million	16	17.4%	\$2,827	38.5%	5.5%	7	26.9%					9	13.6%				
		Total Rev. available	39	42.4%	\$4,759	64.8%	94.8%	21	80.7%					18	27.2%				
		Rev. Not Known	53	57.6%	\$2,581	35.2%	5.2%	5	19.2%					48	72.7%				
		Total	92	100.0%	\$7,340	100.0%	100.0%	26	100.0%					66	100.0%				
Small Business	Loan Size	\$100,000 or Less	76	82.6%	\$2,509	34.2%		21	80.8%	93.5%	\$875	30.7%	33.6%	55	83.3%	95.0%	\$1,634	36.4%	37.7%
		\$100,001 - \$250,000	10	10.9%	\$1,674	22.8%		2	7.7%	3.0%	\$299	10.5%	12.9%	8	12.1%	2.6%	\$1,375	30.6%	15.6%
		\$250,001 - \$1 Million	6	6.5%	\$3,157	43.0%		3	11.5%	3.4%	\$1,678	58.8%	53.5%	3	4.5%	2.4%	\$1,479	33.0%	46.6%
		Total	92	100.0%	\$7,340	100.0%		26	100.0%	100.0%	\$2,852	100.0%	100.0%	66	100.0%	100.0%	\$4,488	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less	16	48.5%	\$2,708	52.4%	98.2%	8	57.1%	63.1%	\$1,423	60.1%	72.1%	8	42.1%	64.2%	\$1,285	45.9%	75.4%
		Over \$1 Million	11	33.3%	\$2,391	46.3%	1.7%	5	35.7%					6	31.6%				
		Not Known	6	18.2%	\$68	1.3%	0.1%	1	7.1%					5	26.3%				
		Total	33	100.0%	\$5,167	100.0%	100.0%	14	100.0%					19	100.0%				
Small Farm	Loan Size	\$100,000 or Less	15	45.5%	\$546	10.6%		6	42.9%	73.8%	\$320	13.5%	23.4%	9	47.4%	67.4%	\$226	8.1%	15.8%
		\$100,001 - \$250,000	11	33.3%	\$2,070	40.1%		4	28.6%	14.6%	\$780	32.9%	29.3%	7	36.8%	17.9%	\$1,290	46.1%	29.8%
		\$250,001 - \$500,000	7	21.2%	\$2,551	49.4%		4	28.6%	11.7%	\$1,268	53.5%	47.4%	3	15.8%	14.7%	\$1,283	45.8%	54.4%
		Total	33	100.0%	\$5,167	100.0%		14	100.0%	100.0%	\$2,368	100.0%	100.0%	19	100.0%	100.0%	\$2,799	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.
Originations & Purchases

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Geographic Distribution of HMDA Loans

Assessment Area: NC Charlotte

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Owner Occupied Units %	2010			2011									
		Count		Dollar			#	%	%	Bank		Agg	%	Bank		Agg	%	Bank	
		#	%	\$ (000s)	%	\$ (000s)				%	\$ (000s)			%	#			%	\$ (000s)
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.1%	\$0	0.0%	0.9%	0	0.0%	0.9%	\$0	0.0%	0.8%	
	Moderate	22	11.9%	\$2,780	6.1%	12.4%	9	10.6%	7.5%	\$610	3.2%	5.5%	13	13.0%	6.1%	\$2,170	8.3%	4.3%	
	Middle	82	44.3%	\$8,012	17.7%	39.8%	42	49.4%	36.5%	\$4,391	23.0%	26.4%	40	40.0%	34.7%	\$3,621	13.8%	24.7%	
	Upper	81	43.8%	\$34,494	76.2%	45.8%	34	40.0%	54.9%	\$14,115	73.8%	67.3%	47	47.0%	58.2%	\$20,379	77.9%	70.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	
	Total	185	100.0%	\$45,286	100.0%	100.0%	85	100.0%	100.0%	\$19,116	100.0%	100.0%	100	100.0%	100.0%	\$26,170	100.0%	100.0%	
REFINANCE	Low	2	0.9%	\$229	0.4%	2.0%	1	0.7%	0.7%	\$79	0.2%	0.6%	1	1.3%	0.8%	\$150	0.7%	0.6%	
	Moderate	12	5.5%	\$1,540	2.4%	12.4%	5	3.6%	5.0%	\$689	1.7%	3.7%	7	8.8%	5.2%	\$851	3.7%	3.8%	
	Middle	37	16.8%	\$5,951	9.3%	39.8%	24	17.1%	26.2%	\$4,114	10.0%	18.6%	13	16.3%	26.2%	\$1,837	8.0%	17.8%	
	Upper	169	76.8%	\$56,189	87.9%	45.8%	110	78.6%	68.1%	\$36,094	88.1%	77.1%	59	73.8%	67.9%	\$20,095	87.6%	77.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	220	100.0%	\$63,909	100.0%	100.0%	140	100.0%	100.0%	\$40,976	100.0%	100.0%	80	100.0%	100.0%	\$22,933	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	2.2%	\$0	0.0%	1.1%	0	0.0%	1.4%	\$0	0.0%	0.3%	
	Moderate	0	0.0%	\$0	0.0%	12.4%	0	0.0%	8.2%	\$0	0.0%	4.1%	0	0.0%	7.9%	\$0	0.0%	5.9%	
	Middle	0	0.0%	\$0	0.0%	39.8%	0	0.0%	32.6%	\$0	0.0%	18.7%	0	0.0%	31.2%	\$0	0.0%	15.6%	
	Upper	0	0.0%	\$0	0.0%	45.8%	0	0.0%	57.0%	\$0	0.0%	76.1%	0	0.0%	59.5%	\$0	0.0%	78.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTI FAMILY	Multi-Family Units																		
	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	7.7%	\$0	0.0%	2.1%	0	0.0%	7.7%	\$0	0.0%	8.6%	
	Moderate	0	0.0%	\$0	0.0%	24.0%	0	0.0%	19.2%	\$0	0.0%	15.2%	0	0.0%	20.5%	\$0	0.0%	3.6%	
	Middle	0	0.0%	\$0	0.0%	43.1%	0	0.0%	38.5%	\$0	0.0%	21.7%	0	0.0%	28.2%	\$0	0.0%	53.1%	
	Upper	0	0.0%	\$0	0.0%	28.9%	0	0.0%	34.6%	\$0	0.0%	61.0%	0	0.0%	43.6%	\$0	0.0%	34.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
HMDA TOTALS	Low	2	0.5%	\$229	0.2%	2.0%	1	0.4%	0.9%	\$79	0.1%	0.7%	1	0.6%	0.8%	\$150	0.3%	1.0%	
	Moderate	34	8.4%	\$4,320	4.0%	12.4%	14	6.2%	6.0%	\$1,299	2.2%	4.5%	20	11.1%	5.6%	\$3,021	6.2%	4.0%	
	Middle	119	29.4%	\$13,963	12.8%	39.8%	66	29.3%	30.2%	\$8,505	14.2%	21.4%	53	29.4%	29.7%	\$5,458	11.1%	21.7%	
	Upper	250	61.7%	\$90,683	83.0%	45.8%	144	64.0%	62.9%	\$50,209	83.6%	73.4%	106	58.9%	63.8%	\$40,474	82.4%	73.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	405	100.0%	\$109,195	100.0%	100.0%	225	100.0%	100.0%	\$60,092	100.0%	100.0%	180	100.0%	100.0%	\$49,103	100.0%	100.0%	

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: NC Charlotte

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	17	7.9%	\$1,925	5.4%	4.4%	5	7.4%	4.6%	\$795	4.5%	6.6%	12	8.2%	4.7%	\$1,130	6.3%	6.7%
	Moderate	20	9.3%	\$5,097	14.2%	12.8%	8	11.8%	10.7%	\$3,520	19.7%	12.5%	12	8.2%	10.6%	\$1,577	8.7%	11.6%
	Middle	66	30.7%	\$11,785	32.8%	36.2%	19	27.9%	31.4%	\$4,538	25.4%	32.5%	47	32.0%	31.9%	\$7,247	40.1%	32.3%
	Upper	111	51.6%	\$16,965	47.2%	46.5%	35	51.5%	50.6%	\$8,851	49.5%	47.1%	76	51.7%	51.4%	\$8,114	44.9%	49.0%
	Unknown	1	0.5%	\$160	0.4%	0.1%	1	1.5%	0.1%	\$160	0.9%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.6%	\$0	0.0%	1.0%	0	0.0%	1.2%	\$0	0.0%	0.3%
	Total	215	100.0%	\$35,932	100.0%	100.0%	68	100.0%	100.0%	\$17,864	100.0%	100.0%	147	100.0%	100.0%	\$18,068	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.0%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	6.4%	0	0.0%	17.2%	\$0	0.0%	39.8%	0	0.0%	4.0%	\$0	0.0%	0.3%
	Middle	0	0.0%	\$0	0.0%	26.3%	0	0.0%	37.9%	\$0	0.0%	43.1%	0	0.0%	32.0%	\$0	0.0%	16.1%
	Upper	0	0.0%	\$0	0.0%	64.3%	0	0.0%	41.4%	\$0	0.0%	15.9%	0	0.0%	60.0%	\$0	0.0%	79.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: NC Charlotte

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010						Bank & Aggregate Lending Comparison 2011					
		Count		Dollar		Families by Family Income %	Count			Dollar			Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %	Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	7	3.8%	\$811	1.8%	17.3%	7	8.2%	13.3%	\$811	4.2%	6.9%	0	0.0%	10.6%	\$0	0.0%	5.4%
	Moderate	26	14.1%	\$3,068	6.8%	16.2%	13	15.3%	24.3%	\$1,587	8.3%	16.9%	13	13.0%	20.8%	\$1,481	5.7%	14.2%
	Middle	22	11.9%	\$3,003	6.6%	20.9%	9	10.6%	18.5%	\$1,236	6.5%	16.6%	13	13.0%	17.7%	\$1,767	6.8%	15.4%
	Upper	130	70.3%	\$38,404	84.8%	45.5%	56	65.9%	32.5%	\$15,482	81.0%	48.0%	74	74.0%	34.7%	\$22,922	87.6%	49.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.5%	\$0	0.0%	11.6%	0	0.0%	16.2%	\$0	0.0%	15.2%
	Total	185	100.0%	\$45,286	100.0%	100.0%	85	100.0%	100.0%	\$19,116	100.0%	100.0%	100	100.0%	100.0%	\$26,170	100.0%	100.0%
REFINANCE	Low	7	3.2%	\$546	0.9%	17.3%	6	4.3%	4.1%	\$537	1.3%	2.0%	1	1.3%	4.1%	\$9	0.0%	2.0%
	Moderate	21	9.5%	\$2,300	3.6%	16.2%	11	7.9%	11.8%	\$1,289	3.1%	7.2%	10	12.5%	10.3%	\$1,011	4.4%	6.0%
	Middle	30	13.6%	\$5,277	8.3%	20.9%	23	16.4%	16.8%	\$3,886	9.5%	12.8%	7	8.8%	15.1%	\$1,391	6.1%	11.0%
	Upper	157	71.4%	\$55,247	86.4%	45.5%	99	70.7%	48.3%	\$35,128	85.7%	60.1%	58	72.5%	47.8%	\$20,119	87.7%	60.9%
	Unknown	5	2.3%	\$539	0.8%	0.0%	1	0.7%	19.0%	\$136	0.3%	17.9%	4	5.0%	22.6%	\$403	1.8%	20.1%
	Total	220	100.0%	\$63,909	100.0%	100.0%	140	100.0%	100.0%	\$40,976	100.0%	100.0%	80	100.0%	100.0%	\$22,933	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	17.3%	0	0.0%	9.5%	\$0	0.0%	3.5%	0	0.0%	8.6%	\$0	0.0%	2.2%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	17.5%	\$0	0.0%	10.5%	0	0.0%	15.6%	\$0	0.0%	7.8%
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	20.6%	\$0	0.0%	16.6%	0	0.0%	17.9%	\$0	0.0%	9.7%
	Upper	0	0.0%	\$0	0.0%	45.5%	0	0.0%	42.6%	\$0	0.0%	56.5%	0	0.0%	50.0%	\$0	0.0%	68.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.8%	\$0	0.0%	12.8%	0	0.0%	7.9%	\$0	0.0%	11.5%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	45.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	14	3.5%	\$1,357	1.2%	17.3%	13	5.8%	7.6%	\$1,348	2.2%	3.7%	1	0.6%	6.8%	\$9	0.0%	3.2%
	Moderate	47	11.6%	\$5,368	4.9%	16.2%	24	10.7%	16.6%	\$2,876	4.8%	10.5%	23	12.8%	14.7%	\$2,492	5.1%	8.8%
	Middle	52	12.8%	\$8,280	7.6%	20.9%	32	14.2%	17.5%	\$5,122	8.5%	13.9%	20	11.1%	16.2%	\$3,158	6.4%	12.2%
	Upper	287	70.9%	\$93,651	85.8%	45.5%	155	68.9%	42.2%	\$50,610	84.2%	54.8%	132	73.3%	42.4%	\$43,041	87.7%	54.6%
	Unknown	5	1.2%	\$539	0.5%	0.0%	1	0.4%	16.1%	\$136	0.2%	17.2%	4	2.2%	19.9%	\$403	0.8%	21.3%
	Total	405	100.0%	\$109,195	100.0%	100.0%	225	100.0%	100.0%	\$60,092	100.0%	100.0%	180	100.0%	100.0%	\$49,103	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: NC Charlotte

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison													
		Bank				Total Businesses	2010			2011										
		Count		Dollar			Bank	Agg	Agg	Count			Dollar							
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %
Small Business	Revenue	\$1 Million or Less	62	28.8%	\$9,521	26.5%	88.6%	35	51.5%	34.1%	\$5,972	33.4%	41.3%	27	18.4%	46.3%	\$3,549	19.6%	37.5%	
		Over \$1 Million	64	29.8%	\$21,910	61.0%	6.0%	27	39.7%					37	25.2%					
		Total Rev. available	126	58.6%	\$31,431	87.5%	94.6%	62	91.2%					64	43.6%					
		Rev. Not Known	89	41.4%	\$4,501	12.5%	5.4%	6	8.8%					83	56.5%					
		Total	215	100.0%	\$35,932	100.0%	100.0%	68	100.0%					147	100.0%					
Small Business	Loan Size	\$100,000 or Less	136	63.3%	\$4,972	13.8%		28	41.2%	89.9%	\$1,458	8.2%	23.7%	108	73.5%	90.7%	\$3,514	19.4%	27.0%	
		\$100,001 - \$250,000	30	14.0%	\$5,596	15.6%		18	26.5%	4.9%	\$3,519	19.7%	18.5%	12	8.2%	4.2%	\$2,077	11.5%	15.7%	
		\$250,001 - \$1 Million	49	22.8%	\$25,364	70.6%		22	32.4%	5.2%	\$12,887	72.1%	57.9%	27	18.4%	5.1%	\$12,477	69.1%	57.2%	
		Total	215	100.0%	\$35,932	100.0%		68	100.0%	100.0%	\$17,864	100.0%	100.0%	147	100.0%	100.0%	\$18,068	100.0%	100.0%	
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms	95.0%	0	0.0%	65.5%	\$0	0.0%	87.2%	0	0.0%	64.0%	\$0	0.0%	47.0%
		Over \$1 Million	0	0.0%	\$0	0.0%		2.2%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%		2.8%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%		100.0%	0	0.0%					0	0.0%				
Small Farm	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%			0	0.0%	93.1%	\$0	0.0%	39.3%	0	0.0%	92.0%	\$0	0.0%	46.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%			0	0.0%	6.9%	\$0	0.0%	60.7%	0	0.0%	4.0%	\$0	0.0%	10.7%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%			0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.0%	\$0	0.0%	42.9%
		Total	0	0.0%	\$0	0.0%			0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: SC Columbia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Dollar		Count			Dollar			
		#	%	\$ (000s)	\$ %	Bank				Agg	Agg	Bank	Agg	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.5%	\$0	0.0%	0.3%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	9	11.4%	\$961	6.0%	20.9%	7	13.2%	11.2%	\$745	7.1%	7.9%	2	7.7%	10.3%	\$216	3.9%	7.2%
	Middle	21	26.6%	\$3,625	22.5%	36.9%	16	30.2%	32.5%	\$2,301	21.8%	28.7%	5	19.2%	32.4%	\$1,324	23.9%	28.7%
	Upper	49	62.0%	\$11,498	71.5%	41.0%	30	56.6%	55.8%	\$7,499	71.1%	63.0%	19	73.1%	56.9%	\$3,999	72.2%	63.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	79	100.0%	\$16,084	100.0%	100.0%	53	100.0%	100.0%	\$10,545	100.0%	100.0%	26	100.0%	100.0%	\$5,539	100.0%	100.0%
REFINANCE	Low	2	1.1%	\$170	0.5%	1.2%	2	1.7%	0.4%	\$170	0.8%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	6	3.4%	\$1,087	3.3%	20.9%	3	2.5%	7.6%	\$497	2.2%	5.3%	3	5.5%	8.5%	\$590	5.5%	5.7%
	Middle	61	34.9%	\$9,700	29.1%	36.9%	37	30.8%	29.0%	\$5,106	22.6%	24.4%	24	43.6%	28.4%	\$4,594	42.6%	23.6%
	Upper	106	60.6%	\$22,421	67.2%	41.0%	78	65.0%	63.0%	\$16,828	74.5%	70.0%	28	50.9%	62.8%	\$5,593	51.9%	70.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	175	100.0%	\$33,378	100.0%	100.0%	120	100.0%	100.0%	\$22,601	100.0%	100.0%	55	100.0%	100.0%	\$10,777	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	1.1%	\$0	0.0%	0.7%	0	0.0%	0.9%	\$0	0.0%	0.2%
	Moderate	1	14.3%	\$15	16.9%	20.9%	1	25.0%	14.6%	\$15	41.7%	9.7%	0	0.0%	14.5%	\$0	0.0%	7.4%
	Middle	2	28.6%	\$8	9.0%	36.9%	1	25.0%	31.1%	\$4	11.1%	20.6%	1	33.3%	32.7%	\$4	7.5%	29.3%
	Upper	4	57.1%	\$66	74.2%	41.0%	2	50.0%	53.2%	\$17	47.2%	69.0%	2	66.7%	51.9%	\$49	92.5%	63.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$89	100.0%	100.0%	4	100.0%	100.0%	\$36	100.0%	100.0%	3	100.0%	100.0%	\$53	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	9.7%	0	0.0%	11.1%	\$0	0.0%	9.8%	0	0.0%	4.3%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	27.1%	0	0.0%	11.1%	\$0	0.0%	0.4%	0	0.0%	26.1%	\$0	0.0%	11.8%
	Middle	0	0.0%	\$0	0.0%	39.5%	0	0.0%	16.7%	\$0	0.0%	1.5%	0	0.0%	26.1%	\$0	0.0%	60.0%
	Upper	0	0.0%	\$0	0.0%	23.3%	0	0.0%	61.1%	\$0	0.0%	88.3%	0	0.0%	43.5%	\$0	0.0%	27.1%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	0.8%	\$170	0.3%	1.2%	2	1.1%	0.4%	\$170	0.5%	0.4%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	16	6.1%	\$2,063	4.2%	20.9%	11	6.2%	9.2%	\$1,257	3.8%	6.2%	5	6.0%	9.4%	\$806	4.9%	6.6%
	Middle	84	32.2%	\$13,333	26.9%	36.9%	54	30.5%	30.4%	\$7,411	22.3%	25.5%	30	35.7%	30.1%	\$5,922	36.2%	27.3%
	Upper	159	60.9%	\$33,985	68.6%	41.0%	110	62.1%	60.0%	\$24,344	73.4%	67.8%	49	58.3%	60.2%	\$9,641	58.9%	65.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	261	100.0%	\$49,551	100.0%	100.0%	177	100.0%	100.0%	\$33,182	100.0%	100.0%	84	100.0%	100.0%	\$16,369	100.0%	100.0%

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: SC Columbia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	4	2.5%	\$475	3.8%	4.6%	1	2.6%	4.1%	\$460	8.5%	4.4%	3	2.5%	4.0%	\$15	0.2%	5.4%
	Moderate	32	20.1%	\$2,546	20.5%	19.5%	7	17.9%	16.1%	\$748	13.7%	18.9%	25	20.8%	17.5%	\$1,798	25.8%	22.5%
	Middle	39	24.5%	\$3,004	24.2%	33.2%	9	23.1%	30.3%	\$1,337	24.6%	32.3%	30	25.0%	30.3%	\$1,667	23.9%	28.6%
	Upper	75	47.2%	\$5,730	46.2%	40.0%	20	51.3%	43.0%	\$2,837	52.1%	35.7%	55	45.8%	42.3%	\$2,893	41.6%	35.9%
	Unknown	9	5.7%	\$648	5.2%	2.8%	2	5.1%	3.9%	\$60	1.1%	7.6%	7	5.8%	3.9%	\$588	8.4%	6.8%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.7%	\$0	0.0%	1.1%	0	0.0%	2.0%	\$0	0.0%	0.8%
	Total	159	100.0%	\$12,403	100.0%	100.0%	39	100.0%	100.0%	\$5,442	100.0%	100.0%	120	100.0%	100.0%	\$6,961	100.0%	100.0%
SMALL FARM						Small Farms												
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	1.9%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	66.7%	\$95	94.1%	24.2%	0	0.0%	42.6%	\$0	0.0%	67.4%	2	100.0%	45.1%	\$95	100.0%	70.9%
	Middle	0	0.0%	\$0	0.0%	44.4%	0	0.0%	29.6%	\$0	0.0%	18.0%	0	0.0%	29.4%	\$0	0.0%	17.6%
	Upper	1	33.3%	\$6	5.9%	29.3%	1	100.0%	22.2%	\$6	100.0%	12.6%	0	0.0%	25.5%	\$0	0.0%	11.6%
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.7%	\$0	0.0%	1.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	3	100.0%	\$101	100.0%	100.0%	1	100.0%	100.0%	\$6	100.0%	100.0%	2	100.0%	100.0%	\$95	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: SC Columbia

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010						Bank & Aggregate Lending Comparison 2011					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	%
		#	%	\$(000s)	\$ %													
HOME PURCHASE	Low	9	11.4%	\$840	5.2%	19.3%	8	15.1%	12.3%	\$767	7.3%	7.2%	1	3.8%	11.0%	\$73	1.3%	6.3%
	Moderate	20	25.3%	\$2,363	14.7%	17.1%	14	26.4%	24.6%	\$1,639	15.5%	19.0%	6	23.1%	23.1%	\$724	13.1%	17.7%
	Middle	9	11.4%	\$1,620	10.1%	21.8%	8	15.1%	22.0%	\$1,438	13.6%	21.6%	1	3.8%	21.2%	\$182	3.3%	21.0%
	Upper	41	51.9%	\$11,261	70.0%	41.7%	23	43.4%	28.7%	\$6,701	63.5%	40.2%	18	69.2%	28.5%	\$4,560	82.3%	40.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.3%	\$0	0.0%	12.0%	0	0.0%	16.2%	\$0	0.0%	14.6%
	Total	79	100.0%	\$16,084	100.0%	100.0%	53	100.0%	100.0%	\$10,545	100.0%	100.0%	26	100.0%	100.0%	\$5,539	100.0%	100.0%
REFINANCE	Low	9	5.1%	\$525	1.6%	19.3%	5	4.2%	5.1%	\$288	1.3%	2.7%	4	7.3%	4.9%	\$237	2.2%	2.7%
	Moderate	20	11.4%	\$2,012	6.0%	17.1%	13	10.8%	13.1%	\$1,360	6.0%	8.8%	7	12.7%	13.0%	\$652	6.0%	8.3%
	Middle	37	21.1%	\$5,152	15.4%	21.8%	25	20.8%	19.7%	\$3,083	13.6%	16.0%	12	21.8%	18.7%	\$2,069	19.2%	15.3%
	Upper	106	60.6%	\$25,206	75.5%	41.7%	76	63.3%	42.1%	\$17,754	78.6%	52.4%	30	54.5%	40.2%	\$7,452	69.1%	51.1%
	Unknown	3	1.7%	\$483	1.4%	0.0%	1	0.8%	20.0%	\$116	0.5%	20.1%	2	3.6%	23.1%	\$367	3.4%	22.7%
	Total	175	100.0%	\$33,378	100.0%	100.0%	120	100.0%	100.0%	\$22,601	100.0%	100.0%	55	100.0%	100.0%	\$10,777	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.3%	0	0.0%	11.0%	\$0	0.0%	5.2%	0	0.0%	10.5%	\$0	0.0%	4.7%
	Moderate	2	28.6%	\$13	14.6%	17.1%	1	25.0%	16.4%	\$9	25.0%	9.4%	1	33.3%	19.4%	\$4	7.5%	11.3%
	Middle	2	28.6%	\$12	13.5%	21.8%	2	50.0%	25.2%	\$12	33.3%	19.3%	0	0.0%	24.1%	\$0	0.0%	22.1%
	Upper	3	42.9%	\$64	71.9%	41.7%	1	25.0%	42.1%	\$15	41.7%	56.7%	2	66.7%	39.9%	\$49	92.5%	52.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.2%	\$0	0.0%	9.4%	0	0.0%	6.2%	\$0	0.0%	9.3%
	Total	7	100.0%	\$89	100.0%	100.0%	4	100.0%	100.0%	\$36	100.0%	100.0%	3	100.0%	100.0%	\$53	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	18	6.9%	\$1,365	2.8%	19.3%	13	7.3%	8.1%	\$1,055	3.2%	4.3%	5	6.0%	7.5%	\$310	1.9%	3.9%
	Moderate	42	16.1%	\$4,388	8.9%	17.1%	28	15.8%	17.7%	\$3,008	9.1%	12.4%	14	16.7%	17.2%	\$1,380	8.4%	11.5%
	Middle	48	18.4%	\$6,784	13.7%	21.8%	35	19.8%	20.7%	\$4,533	13.7%	17.8%	13	15.5%	19.8%	\$2,251	13.8%	16.8%
	Upper	150	57.5%	\$36,531	73.7%	41.7%	100	56.5%	36.8%	\$24,470	73.7%	46.9%	50	59.5%	35.4%	\$12,061	73.7%	44.7%
	Unknown	3	1.1%	\$483	1.0%	0.0%	1	0.6%	16.7%	\$116	0.3%	18.6%	2	2.4%	20.1%	\$367	2.2%	23.1%
	Total	261	100.0%	\$49,551	100.0%	100.0%	177	100.0%	100.0%	\$33,182	100.0%	100.0%	84	100.0%	100.0%	\$16,369	100.0%	100.0%

Originations & Purchases

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Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Columbia

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Count		Dollar		Count			Dollar					
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	54	34.0%	\$6,104	49.2%	89.3%	20	51.3%	39.6%	\$2,657	48.8%	45.5%	34	28.3%	45.0%	\$3,447	49.5%	41.0%
		Over \$1 Million	30	18.9%	\$5,056	40.8%	5.8%	15	38.5%				15	12.5%					
		Total Rev. available	84	52.9%	\$11,160	90.0%	95.1%	35	89.8%				49	40.8%					
		Rev. Not Known	75	47.2%	\$1,243	10.0%	4.9%	4	10.3%				71	59.2%					
		Total	159	100.0%	\$12,403	100.0%	100.0%	39	100.0%				120	100.0%					
Small Business	Loan Size	\$100,000 or Less	127	79.9%	\$3,186	25.7%		24	61.5%	86.7%	\$827	15.2%	23.2%	103	85.8%	87.9%	\$2,359	33.9%	25.1%
		\$100,001 - \$250,000	15	9.4%	\$2,682	21.6%		7	17.9%	7.0%	\$1,358	25.0%	20.8%	8	6.7%	6.2%	\$1,324	19.0%	19.1%
		\$250,001 - \$1 Million	17	10.7%	\$6,535	52.7%		8	20.5%	6.3%	\$3,257	59.8%	56.0%	9	7.5%	5.9%	\$3,278	47.1%	55.9%
		Total	159	100.0%	\$12,403	100.0%		39	100.0%	100.0%	\$5,442	100.0%	100.0%	120	100.0%	100.0%	\$6,961	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less	2	66.7%	\$95	94.1%	96.2%	0	0.0%	74.1%	\$0	0.0%	57.5%	2	100.0%	72.5%	\$95	100.0%	68.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.5%	0	0.0%				0	0.0%					
		Not Known	1	33.3%	\$6	5.9%	0.3%	1	100.0%				0	0.0%					
		Total	3	100.0%	\$101	100.0%	100.0%	1	100.0%				2	100.0%					
Small Farm	Loan Size	\$100,000 or Less	3	100.0%	\$101	100.0%		1	100.0%	75.9%	\$6	100.0%	26.9%	2	100.0%	72.5%	\$95	100.0%	25.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	16.7%	\$0	0.0%	36.3%	0	0.0%	13.7%	\$0	0.0%	26.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	7.4%	\$0	0.0%	36.9%	0	0.0%	13.7%	\$0	0.0%	47.9%
		Total	3	100.0%	\$101	100.0%		1	100.0%	100.0%	\$6	100.0%	100.0%	2	100.0%	100.0%	\$95	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

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Geographic Distribution of HMDA Loans

Assessment Area: SC Hampton-Jasper-Beaufort

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Bank	Agg	Dollar		Count			Dollar				
		#	%	\$ (000s)	%	#			%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	2.9%	\$413	5.1%	6.6%	1	5.0%	1.5%	\$413	7.5%	1.7%	0	0.0%	1.0%	\$0	0.0%	0.8%
	Middle	9	26.5%	\$1,269	15.8%	47.0%	5	25.0%	21.6%	\$720	13.1%	15.3%	4	28.6%	22.8%	\$549	21.4%	16.6%
	Upper	24	70.6%	\$6,365	79.1%	46.4%	14	70.0%	76.8%	\$4,351	79.3%	83.0%	10	71.4%	76.2%	\$2,014	78.6%	82.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	34	100.0%	\$8,047	100.0%	100.0%	20	100.0%	100.0%	\$5,484	100.0%	100.0%	14	100.0%	100.0%	\$2,563	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	2.3%	\$306	1.2%	6.6%	2	2.2%	1.4%	\$133	0.9%	1.5%	2	2.5%	1.6%	\$173	1.5%	1.8%
	Middle	52	30.2%	\$7,515	28.8%	47.0%	25	27.5%	19.6%	\$3,440	24.2%	13.7%	27	33.3%	20.4%	\$4,075	34.2%	14.7%
	Upper	116	67.4%	\$18,318	70.1%	46.4%	64	70.3%	79.0%	\$10,641	74.9%	84.8%	52	64.2%	78.0%	\$7,677	64.4%	83.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	172	100.0%	\$26,139	100.0%	100.0%	91	100.0%	100.0%	\$14,214	100.0%	100.0%	81	100.0%	100.0%	\$11,925	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	9.1%	\$8	2.5%	6.6%	1	14.3%	8.4%	\$8	2.9%	8.4%	0	0.0%	5.1%	\$0	0.0%	4.5%
	Middle	6	54.5%	\$64	19.9%	47.0%	3	42.9%	43.5%	\$24	8.6%	30.3%	3	75.0%	54.2%	\$40	93.0%	30.7%
	Upper	4	36.4%	\$249	77.6%	46.4%	3	42.9%	48.1%	\$246	88.5%	61.3%	1	25.0%	40.7%	\$3	7.0%	64.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$321	100.0%	100.0%	7	100.0%	100.0%	\$278	100.0%	100.0%	4	100.0%	100.0%	\$43	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	62.5%	\$0	0.0%	78.3%	0	0.0%	25.0%	\$0	0.0%	11.8%
	Upper	0	0.0%	\$0	0.0%	80.1%	0	0.0%	37.5%	\$0	0.0%	21.7%	0	0.0%	75.0%	\$0	0.0%	88.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	2.8%	\$727	2.1%	6.6%	4	3.4%	1.6%	\$554	2.8%	1.6%	2	2.0%	1.4%	\$173	1.2%	1.4%
	Middle	67	30.9%	\$8,848	25.6%	47.0%	33	28.0%	20.7%	\$4,184	20.9%	14.6%	34	34.3%	22.1%	\$4,664	32.1%	15.5%
	Upper	144	66.4%	\$24,932	72.3%	46.4%	81	68.6%	77.7%	\$15,238	76.3%	83.8%	63	63.6%	76.5%	\$9,694	66.7%	83.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	217	100.0%	\$34,507	100.0%	100.0%	118	100.0%	100.0%	\$19,976	100.0%	100.0%	99	100.0%	100.0%	\$14,531	100.0%	100.0%

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: SC Hampton-Jasper-Beaufort

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	4.3%	\$127	0.6%	3.4%	4	4.9%	2.3%	\$87	0.8%	2.2%	5	3.9%	3.1%	\$40	0.4%	3.8%
	Middle	111	52.9%	\$7,953	38.0%	40.6%	45	54.9%	31.6%	\$4,367	40.0%	40.3%	66	51.6%	31.2%	\$3,586	36.0%	41.1%
	Upper	89	42.4%	\$12,795	61.2%	56.0%	33	40.2%	61.8%	\$6,475	59.2%	55.8%	56	43.8%	62.1%	\$6,320	63.4%	54.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	1	0.5%	\$28	0.1%		0	0.0%	4.3%	\$0	0.0%	1.7%	1	0.8%	3.5%	\$28	0.3%	0.9%
	Total	210	100.0%	\$20,903	100.0%	100.0%	82	100.0%	100.0%	\$10,929	100.0%	100.0%	128	100.0%	100.0%	\$9,974	100.0%	100.0%
SMALL FARM						Small Farms												
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	8.3%	\$0	0.0%	5.3%
	Middle	0	0.0%	\$0	0.0%	65.0%	0	0.0%	58.3%	\$0	0.0%	85.7%	0	0.0%	75.0%	\$0	0.0%	71.6%
	Upper	0	0.0%	\$0	0.0%	29.2%	0	0.0%	33.3%	\$0	0.0%	14.3%	0	0.0%	8.3%	\$0	0.0%	20.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	8.3%	\$0	0.0%	0.0%	0	0.0%	8.3%	\$0	0.0%	3.2%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans Assessment Area: SC Hampton-Jasper-Beaufort

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010						Bank & Aggregate Lending Comparison 2011					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count #	Dollar \$ (000s) %				Bank #	Agg %	Agg %	Bank \$ (000s)	\$ %	\$ %	Bank #	Agg %	Agg %	Bank \$ (000s)	\$ %	\$ %
			%	\$ (000s)	%													
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	15.5%	0	0.0%	1.6%	\$0	0.0%	0.4%	0	0.0%	0.9%	\$0	0.0%	0.3%
	Moderate	5	14.7%	\$557	6.9%	14.5%	2	10.0%	7.6%	\$199	3.6%	3.5%	3	21.4%	4.4%	\$358	14.0%	2.0%
	Middle	6	17.6%	\$635	7.9%	18.3%	3	15.0%	15.2%	\$273	5.0%	9.2%	3	21.4%	8.0%	\$362	14.1%	4.8%
	Upper	23	67.6%	\$6,855	85.2%	51.7%	15	75.0%	65.2%	\$5,012	91.4%	75.8%	8	57.1%	32.3%	\$1,843	71.9%	38.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.4%	\$0	0.0%	11.1%	0	0.0%	54.4%	\$0	0.0%	54.0%
	<i>Total</i>	<i>34</i>	<i>100.0%</i>	<i>\$8,047</i>	<i>100.0%</i>	<i>100.0%</i>	<i>20</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,484</i>	<i>100.0%</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,563</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	7	4.1%	\$293	1.1%	15.5%	5	5.5%	1.4%	\$202	1.4%	0.5%	2	2.5%	1.0%	\$91	0.8%	0.4%
	Moderate	18	10.5%	\$1,515	5.8%	14.5%	9	9.9%	5.1%	\$467	3.3%	2.3%	9	11.1%	3.4%	\$1,048	8.8%	1.4%
	Middle	28	16.3%	\$2,946	11.3%	18.3%	13	14.3%	10.9%	\$1,523	10.7%	6.2%	15	18.5%	5.8%	\$1,423	11.9%	3.3%
	Upper	119	69.2%	\$21,385	81.8%	51.7%	64	70.3%	61.9%	\$12,022	84.6%	71.4%	55	67.9%	32.3%	\$9,363	78.5%	35.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.7%	\$0	0.0%	19.5%	0	0.0%	57.6%	\$0	0.0%	58.9%
	<i>Total</i>	<i>172</i>	<i>100.0%</i>	<i>\$26,139</i>	<i>100.0%</i>	<i>100.0%</i>	<i>91</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,214</i>	<i>100.0%</i>	<i>100.0%</i>	<i>81</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$11,925</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	3	27.3%	\$15	4.7%	15.5%	3	42.9%	7.6%	\$15	5.4%	2.2%	0	0.0%	2.8%	\$0	0.0%	0.2%
	Moderate	1	9.1%	\$30	9.3%	14.5%	0	0.0%	12.2%	\$0	0.0%	2.7%	1	25.0%	9.0%	\$30	69.8%	3.5%
	Middle	3	27.3%	\$14	4.4%	18.3%	1	14.3%	19.1%	\$4	1.4%	7.1%	2	50.0%	15.8%	\$10	23.3%	7.5%
	Upper	3	27.3%	\$259	80.7%	51.7%	3	42.9%	58.0%	\$259	93.2%	85.2%	0	0.0%	33.3%	\$0	0.0%	20.0%
	Unknown	1	9.1%	\$3	0.9%	0.0%	0	0.0%	3.1%	\$0	0.0%	2.8%	1	25.0%	39.0%	\$3	7.0%	68.8%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$321</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$278</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$43</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	15.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	51.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	10	4.6%	\$308	0.9%	15.5%	8	6.8%	1.5%	\$217	1.1%	0.5%	2	2.0%	1.0%	\$91	0.6%	0.4%
	Moderate	24	11.1%	\$2,102	6.1%	14.5%	11	9.3%	6.1%	\$666	3.3%	2.7%	13	13.1%	3.9%	\$1,436	9.9%	1.6%
	Middle	37	17.1%	\$3,595	10.4%	18.3%	17	14.4%	12.6%	\$1,800	9.0%	7.2%	20	20.2%	6.9%	\$1,795	12.4%	3.8%
	Upper	145	66.8%	\$28,499	82.6%	51.7%	82	69.5%	63.0%	\$17,293	86.6%	72.7%	63	63.6%	32.3%	\$11,206	77.1%	36.6%
	Unknown	1	0.5%	\$3	0.0%	0.0%	0	0.0%	16.8%	\$0	0.0%	16.9%	1	1.0%	55.9%	\$3	0.0%	57.6%
	<i>Total</i>	<i>217</i>	<i>100.0%</i>	<i>\$34,507</i>	<i>100.0%</i>	<i>100.0%</i>	<i>118</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$19,976</i>	<i>100.0%</i>	<i>100.0%</i>	<i>99</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,531</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Hampton-Jasper-Beaufort

Product Type	Bank Lending & Demographic Data Comparison 2010, 2011						Aggregate Comparison											
	Bank					Total Businesses	2010					2011						
	Count		Dollar				Count		Dollar			Count		Dollar				
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	
Small Business Revenue	\$1 Million or Less	64	30.5%	\$8,490	40.6%	89.9%	35	42.7%	39.4%	\$3,990	36.5%	56.4%	29	22.7%	48.6%	\$4,500	45.1%	52.6%
	Over \$1 Million	39	18.6%	\$8,321	39.8%	5.4%	24	29.3%				15	11.7%					
	Total Rev. available	103	49.1%	\$16,811	80.4%	95.3%	59	72.0%				44	34.4%					
	Rev. Not Known	107	51.0%	\$4,092	19.6%	4.7%	23	28.0%				84	65.6%					
	Total	210	100.0%	\$20,903	100.0%	100.0%	82	100.0%				128	100.0%					
Small Business Loan Size	\$100,000 or Less	170	81.0%	\$4,631	22.2%		62	75.6%	88.2%	\$2,230	20.4%	26.1%	108	84.4%	89.4%	\$2,401	24.1%	28.1%
	\$100,001 - \$250,000	13	6.2%	\$2,423	11.6%		7	8.5%	6.5%	\$1,295	11.8%	21.7%	6	4.7%	5.5%	\$1,128	11.3%	19.5%
	\$250,001 - \$1 Million	27	12.9%	\$13,849	66.3%		13	15.9%	5.3%	\$7,404	67.7%	52.2%	14	10.9%	5.0%	\$6,445	64.6%	52.4%
	Total	210	100.0%	\$20,903	100.0%		82	100.0%	100.0%	\$10,929	100.0%	100.0%	128	100.0%	100.0%	\$9,974	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 86.3%	0	0.0%	83.3%	\$0	0.0%	76.1%	0	0.0%	75.0%	\$0	0.0%	87.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	12.2%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	1.4%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	91.7%	\$0	0.0%	60.2%	0	0.0%	91.7%	\$0	0.0%	68.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.3%	\$0	0.0%	39.8%	0	0.0%	8.3%	\$0	0.0%	31.6%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Bank #	Agg %	Dollar		2010			2011				
		#	%	\$ (000s)	%	Bank %			Agg %	\$ (000s)	%	%	Bank #	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	13	0.9%	\$1,735	0.6%	1.8%	10	1.3%	1.8%	\$1,468	1.0%	1.2%	3	0.5%	1.2%	\$267	0.2%	0.8%
	Moderate	118	8.4%	\$15,707	5.4%	14.1%	66	8.6%	9.3%	\$8,215	5.5%	5.8%	52	8.0%	8.9%	\$7,492	5.4%	6.2%
	Middle	785	55.6%	\$127,881	44.4%	58.4%	438	57.3%	56.0%	\$71,143	47.4%	50.0%	347	53.6%	59.3%	\$56,738	41.1%	49.6%
	Upper	496	35.1%	\$142,880	49.6%	25.7%	251	32.8%	32.9%	\$69,388	46.2%	43.0%	245	37.9%	30.6%	\$73,492	53.3%	43.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,412	100.0%	\$288,203	100.0%	100.0%	765	100.0%	100.0%	\$150,214	100.0%	100.0%	647	100.0%	100.0%	\$137,989	100.0%	100.0%
REFINANCE	Low	24	0.8%	\$2,602	0.4%	1.8%	18	1.0%	1.1%	\$2,025	0.5%	0.7%	6	0.5%	0.8%	\$577	0.2%	0.6%
	Moderate	202	6.4%	\$23,173	3.6%	14.1%	111	5.9%	6.3%	\$13,163	3.5%	4.1%	91	7.1%	7.5%	\$10,010	3.9%	5.2%
	Middle	1,557	49.4%	\$238,947	37.6%	58.4%	907	48.5%	55.2%	\$140,854	37.0%	49.3%	650	50.7%	56.4%	\$98,093	38.5%	47.0%
	Upper	1,370	43.5%	\$370,782	58.3%	25.7%	834	44.6%	37.3%	\$224,880	59.0%	45.9%	536	41.8%	35.2%	\$145,902	57.3%	47.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3,153	100.0%	\$635,504	100.0%	100.0%	1,870	100.0%	100.0%	\$380,922	100.0%	100.0%	1,283	100.0%	100.0%	\$254,582	100.0%	100.0%
HOME IMPROVEMENT	Low	5	1.6%	\$51	1.7%	1.8%	2	1.4%	2.3%	\$32	2.4%	1.4%	3	1.7%	1.7%	\$19	1.1%	0.6%
	Moderate	55	17.3%	\$441	14.6%	14.1%	24	16.7%	11.7%	\$205	15.5%	6.0%	31	17.8%	15.4%	\$236	13.8%	8.3%
	Middle	210	66.0%	\$1,825	60.3%	58.4%	97	67.4%	59.1%	\$839	63.6%	50.7%	113	64.9%	57.5%	\$986	57.7%	46.1%
	Upper	48	15.1%	\$712	23.5%	25.7%	21	14.6%	26.9%	\$243	18.4%	41.8%	27	15.5%	25.4%	\$469	27.4%	44.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	318	100.0%	\$3,029	100.0%	100.0%	144	100.0%	100.0%	\$1,319	100.0%	100.0%	174	100.0%	100.0%	\$1,710	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	7.9%	0	0.0%	9.3%	\$0	0.0%	5.1%	0	0.0%	6.7%	\$0	0.0%	5.6%
	Moderate	0	0.0%	\$0	0.0%	24.1%	0	0.0%	27.9%	\$0	0.0%	12.9%	0	0.0%	30.0%	\$0	0.0%	20.7%
	Middle	0	0.0%	\$0	0.0%	51.4%	0	0.0%	55.8%	\$0	0.0%	77.9%	0	0.0%	50.0%	\$0	0.0%	40.6%
	Upper	0	0.0%	\$0	0.0%	16.6%	0	0.0%	7.0%	\$0	0.0%	4.1%	0	0.0%	13.3%	\$0	0.0%	33.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	42	0.9%	\$4,388	0.5%	1.8%	30	1.1%	1.4%	\$3,525	0.7%	0.9%	12	0.6%	1.0%	\$863	0.2%	0.8%
	Moderate	375	7.7%	\$39,321	4.2%	14.1%	201	7.2%	7.5%	\$21,583	4.1%	4.7%	174	8.3%	8.3%	\$17,738	4.5%	6.2%
	Middle	2,552	52.3%	\$368,653	39.8%	58.4%	1,442	51.9%	55.6%	\$212,836	40.0%	49.9%	1,110	52.8%	57.6%	\$155,817	39.5%	47.8%
	Upper	1,914	39.2%	\$514,374	55.5%	25.7%	1,106	39.8%	35.4%	\$294,511	55.3%	44.4%	808	38.4%	33.1%	\$219,863	55.8%	45.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4,883	100.0%	\$926,736	100.0%	100.0%	2,779	100.0%	100.0%	\$532,455	100.0%	100.0%	2,104	100.0%	100.0%	\$394,281	100.0%	100.0%

Originations & Purchases

Appendices

Geographic Distribution of Small Business & Small Farm Loans Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	200	3.5%	\$17,064	4.0%	3.1%	77	3.4%	7.4%	\$8,836	4.3%	11.3%	123	3.6%	3.0%	\$8,228	3.7%	4.0%
	Moderate	1,084	19.1%	\$100,581	23.6%	19.3%	426	18.9%	11.0%	\$48,267	23.5%	10.3%	658	19.2%	17.5%	\$52,314	23.6%	21.6%
	Middle	2,570	45.2%	\$176,305	41.3%	50.5%	1,031	45.8%	41.9%	\$83,925	40.8%	37.4%	1,539	44.8%	44.1%	\$92,380	41.7%	39.1%
	Upper	1,810	31.8%	\$131,277	30.8%	27.0%	712	31.6%	37.1%	\$63,928	31.1%	40.1%	1,098	32.0%	33.4%	\$67,349	30.4%	34.2%
	Unknown	20	0.4%	\$1,623	0.4%	0.2%	4	0.2%	0.0%	\$600	0.3%	0.0%	16	0.5%	0.4%	\$1,023	0.5%	0.8%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	0.8%	0	0.0%	1.5%	\$0	0.0%	0.3%
	Total	5,684	100.0%	\$426,850	100.0%	100.0%	2,250	100.0%	100.0%	\$205,556	100.0%	100.0%	3,434	100.0%	100.0%	\$221,294	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	3.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	26.9%	\$829	28.8%	11.9%	0	0.0%	9.1%	\$0	0.0%	3.9%	7	30.4%	25.7%	\$829	35.5%	16.4%
	Middle	16	61.5%	\$1,825	63.4%	71.6%	3	100.0%	69.7%	\$545	100.0%	92.9%	13	56.5%	59.7%	\$1,280	54.8%	64.3%
	Upper	3	11.5%	\$226	7.8%	16.2%	0	0.0%	15.2%	\$0	0.0%	2.5%	3	13.0%	14.6%	\$226	9.7%	19.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	26	100.0%	\$2,880	100.0%	100.0%	3	100.0%	100.0%	\$545	100.0%	100.0%	23	100.0%	100.0%	\$2,335	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans

Assessment Area: TN Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg %	Agg %	Bank #	Agg %	Bank \$ (000s)	Agg %	Agg %		
HOME PURCHASE	Low	190	13.5%	\$18,436	6.4%	18.4%	111	14.5%	12.3%	\$10,784	7.2%	6.4%	79	12.2%	12.6%	\$7,652	5.5%	6.7%
	Moderate	322	22.8%	\$43,339	15.0%	17.7%	186	24.3%	25.1%	\$24,856	16.5%	18.3%	136	21.0%	22.4%	\$18,483	13.4%	16.3%
	Middle	321	22.7%	\$55,454	19.2%	23.3%	185	24.2%	22.3%	\$32,719	21.8%	21.0%	136	21.0%	19.8%	\$22,735	16.5%	18.3%
	Upper	572	40.5%	\$170,059	59.0%	40.5%	283	37.0%	33.0%	\$81,855	54.5%	47.0%	289	44.7%	32.6%	\$88,204	63.9%	47.0%
	Unknown	7	0.5%	\$915	0.3%	0.0%	0	0.0%	7.3%	\$0	0.0%	7.3%	7	1.1%	12.6%	\$915	0.7%	11.7%
	Total	1,412	100.0%	\$288,203	100.0%	100.0%	765	100.0%	100.0%	\$150,214	100.0%	100.0%	647	100.0%	100.0%	\$137,989	100.0%	100.0%
REFINANCE	Low	232	7.4%	\$18,997	3.0%	18.4%	119	6.4%	6.0%	\$10,230	2.7%	3.2%	113	8.8%	6.2%	\$8,767	3.4%	3.1%
	Moderate	517	16.4%	\$60,621	9.5%	17.7%	297	15.9%	15.5%	\$35,596	9.3%	10.2%	220	17.1%	15.2%	\$25,025	9.8%	10.1%
	Middle	698	22.1%	\$102,670	16.2%	23.3%	439	23.5%	20.7%	\$65,400	17.2%	17.0%	259	20.2%	19.8%	\$37,270	14.6%	16.3%
	Upper	1,646	52.2%	\$441,167	69.4%	40.5%	994	53.2%	41.6%	\$265,466	69.7%	53.9%	652	50.8%	39.1%	\$175,701	69.0%	51.7%
	Unknown	60	1.9%	\$12,049	1.9%	0.0%	21	1.1%	16.2%	\$4,230	1.1%	15.7%	39	3.0%	19.7%	\$7,819	3.1%	18.8%
	Total	3,153	100.0%	\$635,504	100.0%	100.0%	1,870	100.0%	100.0%	\$380,922	100.0%	100.0%	1,283	100.0%	100.0%	\$254,582	100.0%	100.0%
HOME IMPROVEMENT	Low	47	14.8%	\$302	10.0%	18.4%	23	16.0%	15.7%	\$166	12.6%	5.2%	24	13.8%	14.9%	\$136	8.0%	5.7%
	Moderate	85	26.7%	\$638	21.1%	17.7%	38	26.4%	19.6%	\$291	22.1%	12.1%	47	27.0%	19.9%	\$347	20.3%	14.2%
	Middle	100	31.4%	\$874	28.9%	23.3%	56	38.9%	22.1%	\$445	33.7%	18.1%	44	25.3%	22.8%	\$429	25.1%	20.5%
	Upper	80	25.2%	\$1,165	38.5%	40.5%	23	16.0%	36.2%	\$382	29.0%	53.8%	57	32.8%	35.8%	\$783	45.8%	51.8%
	Unknown	6	1.9%	\$50	1.7%	0.0%	4	2.8%	6.4%	\$35	2.7%	10.7%	2	1.1%	6.7%	\$15	0.9%	7.9%
	Total	318	100.0%	\$3,029	100.0%	100.0%	144	100.0%	100.0%	\$1,319	100.0%	100.0%	174	100.0%	100.0%	\$1,710	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	469	9.6%	\$37,735	4.1%	18.4%	253	9.1%	8.4%	\$21,180	4.0%	4.2%	216	10.3%	9.0%	\$16,555	4.2%	4.4%
	Moderate	924	18.9%	\$104,598	11.3%	17.7%	521	18.7%	18.8%	\$60,743	11.4%	12.8%	403	19.2%	18.2%	\$43,855	11.1%	12.2%
	Middle	1,119	22.9%	\$158,998	17.2%	23.3%	680	24.5%	21.2%	\$98,564	18.5%	18.1%	439	20.9%	19.9%	\$60,434	15.3%	16.5%
	Upper	2,298	47.1%	\$612,391	66.1%	40.5%	1,300	46.8%	38.5%	\$347,703	65.3%	51.1%	998	47.4%	36.3%	\$264,688	67.1%	47.9%
	Unknown	73	1.5%	\$13,014	1.4%	0.0%	25	0.9%	13.0%	\$4,265	0.8%	13.9%	48	2.3%	16.6%	\$8,749	2.2%	18.9%
	Total	4,883	100.0%	\$926,736	100.0%	100.0%	2,779	100.0%	100.0%	\$532,455	100.0%	100.0%	2,104	100.0%	100.0%	\$394,281	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TN Nashville

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Bank	Agg	Dollar	Count			Dollar						
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s
Small Business	Revenue	\$1 Million or Less	1,873	33.0%	\$136,094	31.9%	89.0%	1,207	53.6%	34.8%	\$80,335	39.1%	37.4%	666	19.4%	40.5%	\$55,759	25.2%	36.4%
		Over \$1 Million	851	15.0%	\$188,123	44.1%	5.9%	464	20.6%					387	11.3%				
		Total Rev. available	2,724	48.0%	\$324,217	76.0%	94.9%	1,671	74.2%					1,053	30.7%				
		Rev. Not Known	2,960	52.1%	\$102,633	24.0%	5.1%	579	25.7%					2,381	69.3%				
		Total	5,684	100.0%	\$426,850	100.0%	100.0%	2,250	100.0%					3,434	100.0%				
Small Business	Loan Size	\$100,000 or Less	5,025	88.4%	\$184,674	43.3%		1,923	85.5%	85.0%	\$88,650	43.1%	22.3%	3,102	90.3%	88.0%	\$96,024	43.4%	23.7%
		\$100,001 - \$250,000	317	5.6%	\$56,691	13.3%		163	7.2%	6.9%	\$28,967	14.1%	16.8%	154	4.5%	5.4%	\$27,724	12.5%	16.5%
		\$250,001 - \$1 Million	342	6.0%	\$185,485	43.5%		164	7.3%	8.1%	\$87,939	42.8%	60.8%	178	5.2%	6.6%	\$97,546	44.1%	59.9%
		Total	5,684	100.0%	\$426,850	100.0%		2,250	100.0%	100.0%	\$205,556	100.0%	100.0%	3,434	100.0%	100.0%	\$221,294	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less	11	42.3%	\$1,647	57.2%	Total Farms	1	33.3%	63.6%	\$100	18.3%	54.7%	10	43.5%	77.1%	\$1,547	66.3%	80.9%
		Over \$1 Million	3	11.5%	\$1,001	34.8%	99.1%	1	33.3%				2	8.7%					
		Not Known	12	46.2%	\$232	8.1%	0.8%	1	33.3%				11	47.8%					
		Total	26	100.0%	\$2,880	100.0%	100.0%	3	100.0%				23	100.0%					
Small Farm	Loan Size	\$100,000 or Less	18	69.2%	\$767	26.6%		2	66.7%	93.9%	\$120	22.0%	33.5%	16	69.6%	84.0%	\$647	27.7%	36.7%
		\$100,001 - \$250,000	4	15.4%	\$712	24.7%		0	0.0%	0.0%	\$0	0.0%	0.0%	4	17.4%	11.1%	\$712	30.5%	33.0%
		\$250,001 - \$500,000	4	15.4%	\$1,401	48.6%		1	33.3%	6.1%	\$425	78.0%	66.5%	3	13.0%	4.9%	\$976	41.8%	30.3%
		Total	26	100.0%	\$2,880	100.0%		3	100.0%	100.0%	\$545	100.0%	100.0%	23	100.0%	100.0%	\$2,335	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

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Geographic Distribution of HMDA Loans

Assessment Area: TN Eastern TN

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count #	Dollar				Bank #	Agg %	Dollar			Bank #	Agg %	Dollar				
			%	\$ (000s)	%	%			\$ (000s)	%	%			%	\$ (000s)	%	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	6.5%	\$769	4.2%	10.1%	7	10.0%	6.2%	\$699	7.9%	5.5%	2	2.9%	6.7%	\$70	0.7%	5.5%
	Middle	120	86.3%	\$15,884	87.3%	83.3%	57	81.4%	86.0%	\$7,477	84.5%	85.0%	63	91.3%	85.9%	\$8,407	90.0%	86.2%
	Upper	10	7.2%	\$1,537	8.4%	6.6%	6	8.6%	7.6%	\$673	7.6%	9.4%	4	5.8%	7.3%	\$864	9.2%	8.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	139	100.0%	\$18,190	100.0%	100.0%	70	100.0%	100.0%	\$8,849	100.0%	100.0%	69	100.0%	100.0%	\$9,341	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	12	2.6%	\$1,371	2.3%	10.1%	5	2.0%	7.7%	\$430	1.4%	6.6%	7	3.4%	8.0%	\$941	3.5%	7.0%
	Middle	420	91.9%	\$52,451	88.9%	83.3%	233	92.8%	82.4%	\$28,968	91.0%	81.9%	187	90.8%	82.7%	\$23,483	86.5%	83.0%
	Upper	25	5.5%	\$5,179	8.8%	6.6%	13	5.2%	9.8%	\$2,452	7.7%	11.5%	12	5.8%	9.2%	\$2,727	10.0%	9.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	457	100.0%	\$59,001	100.0%	100.0%	251	100.0%	100.0%	\$31,850	100.0%	100.0%	206	100.0%	100.0%	\$27,151	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	2.0%	\$7	0.8%	10.1%	1	2.2%	14.8%	\$4	1.0%	12.5%	1	1.8%	12.0%	\$3	0.7%	9.0%
	Middle	96	95.0%	\$803	96.2%	83.3%	43	93.5%	78.6%	\$359	93.7%	74.5%	53	96.4%	79.3%	\$444	98.2%	78.5%
	Upper	3	3.0%	\$25	3.0%	6.6%	2	4.3%	6.3%	\$20	5.2%	12.2%	1	1.8%	7.7%	\$5	1.1%	12.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.9%	0	0.0%	1.0%	\$0	0.0%	0.2%
	Total	101	100.0%	\$835	100.0%	100.0%	46	100.0%	100.0%	\$383	100.0%	100.0%	55	100.0%	100.0%	\$452	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	28.2%	0	0.0%	19.0%	\$0	0.0%	10.2%	0	0.0%	29.6%	\$0	0.0%	56.2%
	Middle	0	0.0%	\$0	0.0%	61.0%	0	0.0%	71.4%	\$0	0.0%	60.2%	0	0.0%	70.4%	\$0	0.0%	43.8%
	Upper	0	0.0%	\$0	0.0%	10.9%	0	0.0%	9.5%	\$0	0.0%	29.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	23	3.3%	\$2,147	2.8%	10.1%	13	3.5%	7.7%	\$1,133	2.8%	6.4%	10	3.0%	7.8%	\$1,014	2.7%	7.9%
	Middle	636	91.2%	\$69,138	88.6%	83.3%	333	90.7%	83.2%	\$36,804	89.6%	82.5%	303	91.8%	83.5%	\$32,334	87.5%	82.9%
	Upper	38	5.5%	\$6,741	8.6%	6.6%	21	5.7%	8.9%	\$3,145	7.7%	11.1%	17	5.2%	8.4%	\$3,596	9.7%	9.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	697	100.0%	\$78,026	100.0%	100.0%	367	100.0%	100.0%	\$41,082	100.0%	100.0%	330	100.0%	100.0%	\$36,944	100.0%	100.0%

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: TN Eastern TN

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010			2011								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %		
HOME PURCHASE	Low	7	5.0%	\$466	2.6%	20.3%	4	5.7%	9.7%	\$260	2.9%	5.2%	3	4.3%	6.8%	\$206	2.2%	3.5%
	Moderate	29	20.9%	\$2,808	15.4%	18.4%	13	18.6%	22.0%	\$1,204	13.6%	16.1%	16	23.2%	20.6%	\$1,604	17.2%	14.7%
	Middle	38	27.3%	\$4,310	23.7%	22.7%	18	25.7%	22.3%	\$1,843	20.8%	20.2%	20	29.0%	23.1%	\$2,467	26.4%	21.2%
	Upper	65	46.8%	\$10,606	58.3%	38.5%	35	50.0%	37.9%	\$5,542	62.6%	50.3%	30	43.5%	40.1%	\$5,064	54.2%	51.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.0%	\$0	0.0%	8.2%	0	0.0%	9.4%	\$0	0.0%	9.0%
	<i>Total</i>	<i>139</i>	<i>100.0%</i>	<i>\$18,190</i>	<i>100.0%</i>	<i>100.0%</i>	<i>70</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,849</i>	<i>100.0%</i>	<i>100.0%</i>	<i>69</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,341</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	41	9.0%	\$2,414	4.1%	20.3%	25	10.0%	6.0%	\$1,452	4.6%	2.9%	16	7.8%	5.0%	\$962	3.5%	2.0%
	Moderate	83	18.2%	\$6,612	11.2%	18.4%	38	15.1%	13.8%	\$3,225	10.1%	8.9%	45	21.8%	13.0%	\$3,387	12.5%	7.9%
	Middle	94	20.6%	\$10,239	17.4%	22.7%	54	21.5%	20.0%	\$5,710	17.9%	16.3%	40	19.4%	17.7%	\$4,529	16.7%	14.2%
	Upper	232	50.8%	\$38,809	65.8%	38.5%	133	53.0%	47.0%	\$21,400	67.2%	57.9%	99	48.1%	48.3%	\$17,409	64.1%	58.8%
	Unknown	7	1.5%	\$927	1.6%	0.0%	1	0.4%	13.2%	\$63	0.2%	14.1%	6	2.9%	16.0%	\$864	3.2%	17.1%
	<i>Total</i>	<i>457</i>	<i>100.0%</i>	<i>\$59,001</i>	<i>100.0%</i>	<i>100.0%</i>	<i>251</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$31,850</i>	<i>100.0%</i>	<i>100.0%</i>	<i>206</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$27,151</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	19	18.8%	\$65	7.8%	20.3%	10	21.7%	15.1%	\$37	9.7%	4.9%	9	16.4%	16.5%	\$28	6.2%	6.2%
	Moderate	29	28.7%	\$189	22.6%	18.4%	16	34.8%	21.6%	\$121	31.6%	13.2%	13	23.6%	22.1%	\$68	15.0%	12.9%
	Middle	29	28.7%	\$241	28.9%	22.7%	10	21.7%	22.8%	\$49	12.8%	21.0%	19	34.5%	21.8%	\$192	42.5%	14.6%
	Upper	24	23.8%	\$340	40.7%	38.5%	10	21.7%	34.3%	\$176	46.0%	54.2%	14	25.5%	35.2%	\$164	36.3%	59.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.2%	\$0	0.0%	6.8%	0	0.0%	4.4%	\$0	0.0%	6.5%
	<i>Total</i>	<i>101</i>	<i>100.0%</i>	<i>\$835</i>	<i>100.0%</i>	<i>100.0%</i>	<i>46</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$383</i>	<i>100.0%</i>	<i>100.0%</i>	<i>55</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$452</i>	<i>100.0%</i>	<i>100.0%</i>
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	67	9.6%	\$2,945	3.8%	20.3%	39	10.6%	7.7%	\$1,749	4.3%	3.6%	28	8.5%	6.3%	\$1,196	3.2%	2.5%
	Moderate	141	20.2%	\$9,609	12.3%	18.4%	67	18.3%	16.8%	\$4,550	11.1%	11.0%	74	22.4%	16.1%	\$5,059	13.7%	10.0%
	Middle	161	23.1%	\$14,790	19.0%	22.7%	82	22.3%	20.8%	\$7,602	18.5%	17.4%	79	23.9%	19.8%	\$7,188	19.5%	16.1%
	Upper	321	46.1%	\$49,755	63.8%	38.5%	178	48.5%	43.3%	\$27,118	66.0%	55.0%	143	43.3%	44.6%	\$22,637	61.3%	54.9%
	Unknown	7	1.0%	\$927	1.2%	0.0%	1	0.3%	11.3%	\$63	0.2%	13.1%	6	1.8%	13.3%	\$864	2.3%	16.6%
	<i>Total</i>	<i>697</i>	<i>100.0%</i>	<i>\$78,026</i>	<i>100.0%</i>	<i>100.0%</i>	<i>367</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$41,082</i>	<i>100.0%</i>	<i>100.0%</i>	<i>330</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$36,944</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: TN Eastern TN

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	67	8.2%	\$3,463	7.0%	14.0%	19	7.5%	13.3%	\$1,520	6.0%	15.3%	48	8.5%	12.4%	\$1,943	7.9%	17.3%
	Middle	673	82.7%	\$43,003	86.4%	78.9%	211	83.7%	73.2%	\$22,512	89.3%	71.7%	462	82.2%	74.7%	\$20,491	83.4%	73.1%
	Upper	70	8.6%	\$3,120	6.3%	7.0%	21	8.3%	9.7%	\$1,089	4.3%	11.3%	49	8.7%	9.1%	\$2,031	8.3%	8.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	4	0.5%	\$212	0.4%		1	0.4%	3.9%	\$100	0.4%	1.7%	3	0.5%	3.8%	\$112	0.5%	1.1%
	Total	814	100.0%	\$49,798	100.0%	100.0%	252	100.0%	100.0%	\$25,221	100.0%	100.0%	562	100.0%	100.0%	\$24,577	100.0%	100.0%
SMALL FARM						Small Farms												
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.5%	0	0.0%	1.2%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	6	100.0%	\$696	100.0%	88.2%	1	100.0%	96.3%	\$320	100.0%	97.2%	5	100.0%	96.0%	\$376	100.0%	99.1%
	Upper	0	0.0%	\$0	0.0%	3.3%	0	0.0%	2.5%	\$0	0.0%	2.7%	0	0.0%	4.0%	\$0	0.0%	0.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	6	100.0%	\$696	100.0%	100.0%	1	100.0%	100.0%	\$320	100.0%	100.0%	5	100.0%	100.0%	\$376	100.0%	100.0%	

Originations & Purchases

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Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TN Eastern TN

Product Type	Bank Lending & Demographic Data Comparison 2010, 2011						Aggregate Comparison												
	Bank					Total Businesses	2010				2011								
	Count		Dollar		%		Count		Dollar		Count		Dollar						
	#	%	\$ (000s)	\$ %		#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %		
Small Business Revenue	\$1 Million or Less	218	26.8%	\$17,092	34.3%	91.0%	130	51.6%	38.2%	\$10,345	41.0%	44.5%	88	15.7%	35.8%	\$6,747	27.5%	37.4%	
	Over \$1 Million	70	8.6%	\$14,224	28.6%	4.5%	39	15.5%					31	5.5%					
	Total Rev. available	288	35.4%	\$31,316	62.9%	95.5%	169	67.1%					119	21.2%					
	Rev. Not Known	526	64.6%	\$18,482	37.1%	4.5%	83	32.9%					443	78.8%					
	Total	814	100.0%	\$49,798	100.0%	100.0%	252	100.0%					562	100.0%					
Small Business Loan Size	\$100,000 or Less	741	91.0%	\$23,400	47.0%		219	86.9%	91.9%	\$10,637	42.2%	34.5%	522	92.9%	93.6%	\$12,763	51.9%	36.2%	
	\$100,001 - \$250,000	38	4.7%	\$7,011	14.1%		15	6.0%	4.0%	\$2,897	11.5%	16.6%	23	4.1%	3.2%	\$4,114	16.7%	15.5%	
	\$250,001 - \$1 Million	35	4.3%	\$19,387	38.9%		18	7.1%	4.1%	\$11,687	46.3%	48.9%	17	3.0%	3.2%	\$7,700	31.3%	48.2%	
	Total	814	100.0%	\$49,798	100.0%		252	100.0%	100.0%	\$25,221	100.0%	100.0%	562	100.0%	100.0%	\$24,577	100.0%	100.0%	
Small Farm	Revenue	\$1 Million or Less	5	83.3%	\$692	99.4%	99.4%	1	100.0%	65.4%	\$320	100.0%	75.9%	4	80.0%	56.0%	\$372	98.9%	61.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.6%	0	0.0%					0	0.0%				
		Not Known	1	16.7%	\$4	0.6%	0.0%	0	0.0%					1	20.0%				
		Total	6	100.0%	\$696	100.0%	100.0%	1	100.0%					5	100.0%				
	Loan Size	\$100,000 or Less	3	50.0%	\$73	10.5%		0	0.0%	87.7%	\$0	0.0%	37.0%	3	60.0%	80.0%	\$73	19.4%	41.2%
		\$100,001 - \$250,000	2	33.3%	\$303	43.5%		0	0.0%	6.2%	\$0	0.0%	19.2%	2	40.0%	14.0%	\$303	80.6%	33.8%
		\$250,001 - \$500,000	1	16.7%	\$320	46.0%		1	100.0%	6.2%	\$320	100.0%	43.7%	0	0.0%	6.0%	\$0	0.0%	24.9%
Total	6	100.0%	\$696	100.0%		1	100.0%	100.0%	\$320	100.0%	100.0%	5	100.0%	100.0%	\$376	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: TX Austin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Bank	Agg	Dollar		Count			Dollar				
		#	%	\$ (000s)	%	#			%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%
HOME PURCHASE	Low	2	2.3%	\$203	0.7%	3.0%	1	2.5%	2.1%	\$50	0.4%	1.6%	1	2.1%	1.9%	\$153	0.9%	1.5%
	Moderate	6	6.9%	\$1,550	5.3%	16.7%	3	7.5%	10.6%	\$1,210	9.5%	8.8%	3	6.4%	10.3%	\$340	2.0%	8.3%
	Middle	30	34.5%	\$4,903	16.7%	40.2%	14	35.0%	46.5%	\$2,549	20.1%	38.7%	16	34.0%	45.7%	\$2,354	14.1%	37.0%
	Upper	49	56.3%	\$22,744	77.4%	40.1%	22	55.0%	40.8%	\$8,876	70.0%	50.9%	27	57.4%	42.1%	\$13,868	83.0%	53.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	87	100.0%	\$29,400	100.0%	100.0%	40	100.0%	100.0%	\$12,685	100.0%	100.0%	47	100.0%	100.0%	\$16,715	100.0%	100.0%
REFINANCE	Low	4	2.0%	\$833	1.1%	3.0%	4	3.2%	1.3%	\$833	1.9%	1.1%	0	0.0%	1.5%	\$0	0.0%	1.2%
	Moderate	6	3.0%	\$1,711	2.3%	16.7%	6	4.8%	8.7%	\$1,711	4.0%	7.1%	0	0.0%	8.6%	\$0	0.0%	6.7%
	Middle	59	29.9%	\$11,417	15.6%	40.2%	40	32.3%	35.3%	\$7,220	16.9%	28.0%	19	26.0%	36.5%	\$4,197	13.9%	28.0%
	Upper	128	65.0%	\$59,106	80.9%	40.1%	74	59.7%	54.7%	\$33,082	77.2%	63.9%	54	74.0%	53.5%	\$26,024	86.1%	64.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	197	100.0%	\$73,067	100.0%	100.0%	124	100.0%	100.0%	\$42,846	100.0%	100.0%	73	100.0%	100.0%	\$30,221	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	1.5%	\$0	0.0%	1.6%	0	0.0%	2.2%	\$0	0.0%	1.4%
	Moderate	2	20.0%	\$7	10.1%	16.7%	0	0.0%	11.4%	\$0	0.0%	9.1%	2	28.6%	15.0%	\$7	14.6%	9.3%
	Middle	4	40.0%	\$28	40.6%	40.2%	1	33.3%	38.5%	\$3	14.3%	28.4%	3	42.9%	35.7%	\$25	52.1%	24.6%
	Upper	4	40.0%	\$34	49.3%	40.1%	2	66.7%	48.6%	\$18	85.7%	60.9%	2	28.6%	47.0%	\$16	33.3%	64.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$69	100.0%	100.0%	3	100.0%	100.0%	\$21	100.0%	100.0%	7	100.0%	100.0%	\$48	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	17.8%	0	0.0%	14.0%	\$0	0.0%	9.9%	0	0.0%	21.1%	\$0	0.0%	30.6%
	Moderate	0	0.0%	\$0	0.0%	30.8%	0	0.0%	24.6%	\$0	0.0%	9.2%	0	0.0%	26.8%	\$0	0.0%	17.9%
	Middle	0	0.0%	\$0	0.0%	35.6%	0	0.0%	43.9%	\$0	0.0%	49.3%	0	0.0%	33.8%	\$0	0.0%	29.7%
	Upper	0	0.0%	\$0	0.0%	15.7%	0	0.0%	17.5%	\$0	0.0%	31.5%	0	0.0%	18.3%	\$0	0.0%	21.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	2.0%	\$1,036	1.0%	3.0%	5	3.0%	1.7%	\$883	1.6%	1.5%	1	0.8%	1.7%	\$153	0.3%	2.3%
	Moderate	14	4.8%	\$3,268	3.2%	16.7%	9	5.4%	9.6%	\$2,921	5.3%	7.9%	5	3.9%	9.6%	\$347	0.7%	7.9%
	Middle	93	31.6%	\$16,348	15.9%	40.2%	55	32.9%	40.5%	\$9,772	17.6%	33.2%	38	29.9%	40.9%	\$6,576	14.0%	32.3%
	Upper	181	61.6%	\$81,884	79.9%	40.1%	98	58.7%	48.1%	\$41,976	75.6%	57.4%	83	65.4%	47.8%	\$39,908	84.9%	57.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	294	100.0%	\$102,536	100.0%	100.0%	167	100.0%	100.0%	\$55,552	100.0%	100.0%	127	100.0%	100.0%	\$46,984	100.0%	100.0%

Originations & Purchases

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Geographic Distribution of Small Business & Small Farm Loans Assessment Area: TX Austin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	2	0.5%	\$58	0.1%	3.8%	0	0.0%	3.1%	\$0	0.0%	3.3%	2	0.8%	3.2%	\$58	0.3%	3.8%
	Moderate	45	11.8%	\$5,111	11.9%	15.3%	14	10.9%	13.1%	\$2,583	11.3%	14.2%	31	12.3%	13.1%	\$2,528	12.5%	15.0%
	Middle	194	50.8%	\$22,461	52.1%	37.9%	73	56.6%	34.3%	\$12,282	53.8%	33.9%	121	47.8%	35.4%	\$10,179	50.3%	35.5%
	Upper	141	36.9%	\$15,459	35.9%	43.0%	42	32.6%	46.1%	\$7,975	34.9%	45.7%	99	39.1%	46.9%	\$7,484	37.0%	45.1%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	2.7%	0	0.0%	1.4%	\$0	0.0%	0.6%
	Total	382	100.0%	\$43,089	100.0%	100.0%	129	100.0%	100.0%	\$22,840	100.0%	100.0%	253	100.0%	100.0%	\$20,249	100.0%	100.0%
SMALL FARM						Small Farms												
	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.4%	\$0	0.0%	0.1%	0	0.0%	0.5%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	13.3%	0	0.0%	20.3%	\$0	0.0%	20.5%	0	0.0%	18.8%	\$0	0.0%	31.5%
	Middle	1	100.0%	\$66	100.0%	50.1%	0	0.0%	49.2%	\$0	0.0%	53.8%	1	100.0%	47.7%	\$66	100.0%	53.9%
	Upper	0	0.0%	\$0	0.0%	35.6%	0	0.0%	27.2%	\$0	0.0%	24.7%	0	0.0%	32.6%	\$0	0.0%	14.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.8%	\$0	0.0%	0.8%	0	0.0%	0.5%	\$0	0.0%	0.0%
Total	1	100.0%	\$66	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$66	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: TX Austin

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010						Bank & Aggregate Lending Comparison 2011					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	%
		#	%	\$(000s)	\$ %													
HOME PURCHASE	Low	1	1.1%	\$137	0.5%	19.0%	0	0.0%	7.2%	\$0	0.0%	3.9%	1	2.1%	6.8%	\$137	0.8%	3.4%
	Moderate	11	12.6%	\$1,374	4.7%	17.6%	4	10.0%	22.3%	\$623	4.9%	16.0%	7	14.9%	18.4%	\$751	4.5%	12.6%
	Middle	16	18.4%	\$2,648	9.0%	22.4%	7	17.5%	21.7%	\$1,484	11.7%	19.3%	9	19.1%	21.4%	\$1,164	7.0%	18.7%
	Upper	59	67.8%	\$25,241	85.9%	40.9%	29	72.5%	41.6%	\$10,578	83.4%	53.5%	30	63.8%	43.7%	\$14,663	87.7%	56.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.1%	\$0	0.0%	7.2%	0	0.0%	9.6%	\$0	0.0%	8.6%
	Total	87	100.0%	\$29,400	100.0%	100.0%	40	100.0%	100.0%	\$12,685	100.0%	100.0%	47	100.0%	100.0%	\$16,715	100.0%	100.0%
REFINANCE	Low	4	2.0%	\$420	0.6%	19.0%	2	1.6%	2.8%	\$145	0.3%	1.5%	2	2.7%	3.3%	\$275	0.9%	1.7%
	Moderate	13	6.6%	\$1,295	1.8%	17.6%	8	6.5%	11.5%	\$780	1.8%	7.3%	5	6.8%	10.1%	\$515	1.7%	6.2%
	Middle	34	17.3%	\$5,821	8.0%	22.4%	24	19.4%	19.1%	\$3,868	9.0%	14.9%	10	13.7%	17.8%	\$1,953	6.5%	13.5%
	Upper	146	74.1%	\$65,531	89.7%	40.9%	90	72.6%	52.8%	\$38,053	88.8%	63.1%	56	76.7%	52.7%	\$27,478	90.9%	64.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.8%	\$0	0.0%	13.3%	0	0.0%	16.2%	\$0	0.0%	14.1%
	Total	197	100.0%	\$73,067	100.0%	100.0%	124	100.0%	100.0%	\$42,846	100.0%	100.0%	73	100.0%	100.0%	\$30,221	100.0%	100.0%
HOME IMPROVEMENT	Low	3	30.0%	\$9	13.0%	19.0%	0	0.0%	5.8%	\$0	0.0%	2.9%	3	42.9%	8.0%	\$9	18.8%	2.1%
	Moderate	1	10.0%	\$9	13.0%	17.6%	0	0.0%	16.1%	\$0	0.0%	10.0%	1	14.3%	15.4%	\$9	18.8%	7.1%
	Middle	2	20.0%	\$13	18.8%	22.4%	1	33.3%	23.5%	\$6	28.6%	17.0%	1	14.3%	22.8%	\$7	14.6%	14.3%
	Upper	4	40.0%	\$38	55.1%	40.9%	2	66.7%	52.4%	\$15	71.4%	66.4%	2	28.6%	51.0%	\$23	47.9%	71.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.2%	\$0	0.0%	3.6%	0	0.0%	2.9%	\$0	0.0%	5.0%
	Total	10	100.0%	\$69	100.0%	100.0%	3	100.0%	100.0%	\$21	100.0%	100.0%	7	100.0%	100.0%	\$48	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	8	2.7%	\$566	0.6%	19.0%	2	1.2%	4.9%	\$145	0.3%	2.5%	6	4.7%	5.1%	\$421	0.9%	2.4%
	Moderate	25	8.5%	\$2,678	2.6%	17.6%	12	7.2%	16.6%	\$1,403	2.5%	11.0%	13	10.2%	14.2%	\$1,275	2.7%	9.0%
	Middle	52	17.7%	\$8,482	8.3%	22.4%	32	19.2%	20.3%	\$5,358	9.6%	16.5%	20	15.7%	19.6%	\$3,124	6.6%	15.5%
	Upper	209	71.1%	\$90,810	88.6%	40.9%	121	72.5%	47.5%	\$48,646	87.6%	57.5%	88	69.3%	48.2%	\$42,164	89.7%	58.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.6%	\$0	0.0%	12.4%	0	0.0%	12.8%	\$0	0.0%	14.4%
	Total	294	100.0%	\$102,536	100.0%	100.0%	167	100.0%	100.0%	\$55,552	100.0%	100.0%	127	100.0%	100.0%	\$46,984	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TX Austin

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison												
		Bank				Total Businesses	2010			2011									
		Count		Dollar			Bank	Agg	Agg	Count			Dollar						
		#	%	\$ (000s)	\$ %	%				#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s
Small Business	Revenue	\$1 Million or Less	131	34.3%	\$12,431	28.8%	90.7%	64	49.6%	37.7%	\$6,899	30.2%	40.0%	67	26.5%	45.9%	\$5,532	27.3%	40.3%
		Over \$1 Million	95	24.9%	\$24,195	56.2%	4.8%	53	41.1%					42	16.6%				
		Total Rev. available	226	59.2%	\$36,626	85.0%	95.5%	117	90.7%					109	43.1%				
		Rev. Not Known	156	40.8%	\$6,463	15.0%	4.5%	12	9.3%					144	56.9%				
		Total	382	100.0%	\$43,089	100.0%	100.0%	129	100.0%					253	100.0%				
Small Business	Loan Size	\$100,000 or Less	278	72.8%	\$8,498	19.7%		71	55.0%	94.2%	\$2,880	12.6%	39.4%	207	81.8%	95.0%	\$5,618	27.7%	40.8%
		\$100,001 - \$250,000	53	13.9%	\$9,490	22.0%		28	21.7%	2.9%	\$4,878	21.4%	14.6%	25	9.9%	2.5%	\$4,612	22.8%	14.0%
		\$250,001 - \$1 Million	51	13.4%	\$25,101	58.3%		30	23.3%	2.9%	\$15,082	66.0%	46.0%	21	8.3%	2.6%	\$10,019	49.5%	45.2%
		Total	382	100.0%	\$43,089	100.0%		129	100.0%	100.0%	\$22,840	100.0%	100.0%	253	100.0%	100.0%	\$20,249	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$66	100.0%	Total Farms	0	0.0%	72.0%	\$0	0.0%	75.2%	1	100.0%	70.6%	\$66	100.0%	78.4%
		Over \$1 Million	0	0.0%	\$0	0.0%		0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%		0	0.0%					0	0.0%				
		Total	1	100.0%	\$66	100.0%	100.0%	0	0.0%					1	100.0%				
Small Farm	Loan Size	\$100,000 or Less	1	100.0%	\$66	100.0%		0	0.0%	85.4%	\$0	0.0%	29.9%	1	100.0%	86.7%	\$66	100.0%	34.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.5%	\$0	0.0%	26.9%	0	0.0%	8.3%	\$0	0.0%	27.2%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.1%	\$0	0.0%	43.2%	0	0.0%	5.0%	\$0	0.0%	38.0%
		Total	1	100.0%	\$66	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$66	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Geographic Distribution of HMDA Loans

Assessment Area: TX Houston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			#	%	%	Dollar		Count		Dollar				
		#	%	\$ (000s)	\$ %	Bank				Agg	Bank	Agg	Bank	Agg	Bank	Agg	Agg	
HOME PURCHASE	Low	1	0.4%	\$90	0.2%	3.0%	1	0.7%	1.4%	\$90	0.3%	1.3%	0	0.0%	1.3%	\$0	0.0%	1.2%
	Moderate	25	10.0%	\$4,323	7.9%	22.6%	13	9.2%	9.7%	\$2,294	7.7%	7.4%	12	11.0%	9.0%	\$2,029	8.1%	6.9%
	Middle	71	28.3%	\$12,821	23.4%	31.8%	38	26.8%	30.3%	\$7,328	24.7%	24.5%	33	30.3%	29.8%	\$5,493	21.9%	23.8%
	Upper	154	61.4%	\$37,474	68.5%	42.6%	90	63.4%	58.4%	\$19,925	67.2%	66.5%	64	58.7%	59.7%	\$17,549	70.0%	67.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.3%
	Total	251	100.0%	\$54,708	100.0%	100.0%	142	100.0%	100.0%	\$29,637	100.0%	100.0%	109	100.0%	100.0%	\$25,071	100.0%	100.0%
REFINANCE	Low	2	0.6%	\$174	0.3%	3.0%	2	1.0%	1.1%	\$174	0.4%	1.0%	0	0.0%	1.1%	\$0	0.0%	1.0%
	Moderate	37	10.9%	\$6,348	10.0%	22.6%	24	11.4%	6.8%	\$4,550	11.4%	5.1%	13	10.0%	7.2%	\$1,798	7.5%	5.4%
	Middle	88	25.9%	\$12,788	20.1%	31.8%	51	24.3%	21.7%	\$7,694	19.3%	17.6%	37	28.5%	22.4%	\$5,094	21.4%	17.9%
	Upper	213	62.6%	\$44,367	69.7%	42.6%	133	63.3%	70.3%	\$27,441	68.8%	76.1%	80	61.5%	69.2%	\$16,926	71.1%	75.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	340	100.0%	\$63,677	100.0%	100.0%	210	100.0%	100.0%	\$39,859	100.0%	100.0%	130	100.0%	100.0%	\$23,818	100.0%	100.0%
HOME IMPROVEMENT	Low	3	4.1%	\$88	7.7%	3.0%	3	8.8%	1.6%	\$88	17.5%	0.8%	0	0.0%	1.6%	\$0	0.0%	0.8%
	Moderate	19	26.0%	\$394	34.3%	22.6%	11	32.4%	14.1%	\$205	40.7%	8.6%	8	20.5%	13.5%	\$189	29.3%	9.1%
	Middle	29	39.7%	\$308	26.8%	31.8%	12	35.3%	28.7%	\$109	21.6%	23.5%	17	43.6%	27.5%	\$199	30.9%	22.8%
	Upper	22	30.1%	\$359	31.2%	42.6%	8	23.5%	55.6%	\$102	20.2%	67.0%	14	35.9%	57.4%	\$257	39.8%	67.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	73	100.0%	\$1,149	100.0%	100.0%	34	100.0%	100.0%	\$504	100.0%	100.0%	39	100.0%	100.0%	\$645	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	9.8%	0	0.0%	8.8%	\$0	0.0%	1.4%	0	0.0%	11.1%	\$0	0.0%	4.7%
	Moderate	0	0.0%	\$0	0.0%	35.9%	0	0.0%	27.2%	\$0	0.0%	12.6%	0	0.0%	34.4%	\$0	0.0%	31.8%
	Middle	0	0.0%	\$0	0.0%	30.2%	0	0.0%	37.4%	\$0	0.0%	39.3%	0	0.0%	37.0%	\$0	0.0%	32.6%
	Upper	0	0.0%	\$0	0.0%	24.1%	0	0.0%	25.9%	\$0	0.0%	40.2%	0	0.0%	17.5%	\$0	0.0%	30.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%	6.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	0.9%	\$352	0.3%	3.0%	6	1.6%	1.3%	\$352	0.5%	1.2%	0	0.0%	1.2%	\$0	0.0%	1.2%
	Moderate	81	12.2%	\$11,065	9.3%	22.6%	48	12.4%	8.5%	\$7,049	10.1%	6.5%	33	11.9%	8.3%	\$4,016	8.1%	7.1%
	Middle	188	28.3%	\$25,917	21.7%	31.8%	101	26.2%	26.5%	\$15,131	21.6%	21.8%	87	31.3%	26.4%	\$10,786	21.8%	21.4%
	Upper	389	58.6%	\$82,200	68.8%	42.6%	231	59.8%	63.5%	\$47,468	67.8%	70.1%	158	56.8%	63.9%	\$34,732	70.1%	70.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.4%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	664	100.0%	\$119,534	100.0%	100.0%	386	100.0%	100.0%	\$70,000	100.0%	100.0%	278	100.0%	100.0%	\$49,534	100.0%	100.0%

Originations & Purchases

Appendices

Geographic Distribution of Small Business & Small Farm Loans Assessment Area: TX Houston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2010, 2011					2010					2011						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	23	2.4%	\$6,540	4.9%	4.4%	9	2.8%	3.2%	\$2,644	3.9%	4.3%	14	2.2%	3.4%	\$3,896	5.9%	4.0%
	Moderate	192	20.0%	\$32,536	24.4%	22.1%	62	19.6%	18.4%	\$14,790	22.1%	23.2%	130	20.2%	19.0%	\$17,746	26.8%	23.6%
	Middle	271	28.2%	\$28,755	21.6%	28.6%	90	28.5%	25.0%	\$15,541	23.2%	24.6%	181	28.1%	25.3%	\$13,214	20.0%	25.1%
	Upper	468	48.8%	\$63,863	48.0%	44.5%	152	48.1%	50.2%	\$33,117	49.5%	45.1%	316	49.1%	50.2%	\$30,746	46.5%	45.8%
	Unknown	6	0.6%	\$1,389	1.0%	0.4%	3	0.9%	0.6%	\$877	1.3%	1.1%	3	0.5%	0.6%	\$512	0.8%	1.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.7%	\$0	0.0%	1.7%	0	0.0%	1.5%	\$0	0.0%	0.5%
	Total	960	100.0%	\$133,083	100.0%	100.0%	316	100.0%	100.0%	\$66,969	100.0%	100.0%	644	100.0%	100.0%	\$66,114	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	1.9%	\$0	0.0%	0.5%	0	0.0%	0.7%	\$0	0.0%	2.3%
	Moderate	0	0.0%	\$0	0.0%	11.6%	0	0.0%	7.4%	\$0	0.0%	4.0%	0	0.0%	7.9%	\$0	0.0%	3.8%
	Middle	2	40.0%	\$263	50.3%	41.8%	1	50.0%	40.4%	\$253	91.0%	44.1%	1	33.3%	41.0%	\$10	4.1%	41.5%
	Upper	3	60.0%	\$260	49.7%	45.1%	1	50.0%	44.1%	\$25	9.0%	47.4%	2	66.7%	47.6%	\$235	95.9%	51.5%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	6.2%	\$0	0.0%	4.1%	0	0.0%	2.6%	\$0	0.0%	0.9%
Total	5	100.0%	\$523	100.0%	100.0%	2	100.0%	100.0%	\$278	100.0%	100.0%	3	100.0%	100.0%	\$245	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans

Assessment Area: TX Houston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison 2010						Bank & Aggregate Lending Comparison 2011					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	Agg %	%	Bank \$ (000s)	%	%	Bank #	Agg %	%	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	6	2.4%	\$502	0.9%	22.3%	3	2.1%	6.3%	\$249	0.8%	3.2%	3	2.8%	5.0%	\$253	1.0%	2.3%
	Moderate	43	17.1%	\$4,991	9.1%	17.2%	29	20.4%	20.6%	\$3,517	11.9%	13.6%	14	12.8%	17.4%	\$1,474	5.9%	10.7%
	Middle	50	19.9%	\$7,002	12.8%	18.8%	30	21.1%	21.3%	\$4,165	14.1%	17.7%	20	18.3%	19.8%	\$2,837	11.3%	15.7%
	Upper	148	59.0%	\$41,738	76.3%	41.7%	80	56.3%	44.0%	\$21,706	73.2%	58.0%	68	62.4%	47.1%	\$20,032	79.9%	61.8%
	Unknown	4	1.6%	\$475	0.9%	0.0%	0	0.0%	7.7%	\$0	0.0%	7.5%	4	3.7%	10.7%	\$475	1.9%	9.5%
	Total	251	100.0%	\$54,708	100.0%	100.0%	142	100.0%	100.0%	\$29,637	100.0%	100.0%	109	100.0%	100.0%	\$25,071	100.0%	100.0%
REFINANCE	Low	6	1.8%	\$399	0.6%	22.3%	4	1.9%	1.9%	\$314	0.8%	0.9%	2	1.5%	2.1%	\$85	0.4%	0.9%
	Moderate	40	11.8%	\$3,616	5.7%	17.2%	25	11.9%	7.4%	\$2,385	6.0%	4.2%	15	11.5%	7.3%	\$1,231	5.2%	4.0%
	Middle	74	21.8%	\$9,195	14.4%	18.8%	42	20.0%	14.4%	\$5,278	13.2%	9.9%	32	24.6%	13.8%	\$3,917	16.4%	9.4%
	Upper	216	63.5%	\$49,656	78.0%	41.7%	137	65.2%	61.6%	\$31,498	79.0%	71.6%	79	60.8%	56.7%	\$18,158	76.2%	68.9%
	Unknown	4	1.2%	\$811	1.3%	0.0%	2	1.0%	14.7%	\$384	1.0%	13.4%	2	1.5%	20.2%	\$427	1.8%	16.8%
	Total	340	100.0%	\$63,677	100.0%	100.0%	210	100.0%	100.0%	\$39,859	100.0%	100.0%	130	100.0%	100.0%	\$23,818	100.0%	100.0%
HOME IMPROVEMENT	Low	13	17.8%	\$173	15.1%	22.3%	7	20.6%	7.4%	\$128	25.4%	2.5%	6	15.4%	5.8%	\$45	7.0%	2.1%
	Moderate	15	20.5%	\$198	17.2%	17.2%	11	32.4%	12.6%	\$119	23.6%	7.0%	4	10.3%	10.9%	\$79	12.2%	5.4%
	Middle	9	12.3%	\$80	7.0%	18.8%	5	14.7%	17.1%	\$58	11.5%	11.3%	4	10.3%	17.6%	\$22	3.4%	11.9%
	Upper	33	45.2%	\$590	51.3%	41.7%	11	32.4%	58.9%	\$199	39.5%	73.5%	22	56.4%	60.3%	\$391	60.6%	72.7%
	Unknown	3	4.1%	\$108	9.4%	0.0%	0	0.0%	3.9%	\$0	0.0%	5.7%	3	7.7%	5.4%	\$108	16.7%	7.8%
	Total	73	100.0%	\$1,149	100.0%	100.0%	34	100.0%	100.0%	\$504	100.0%	100.0%	39	100.0%	100.0%	\$645	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	25	3.8%	\$1,074	0.9%	22.3%	14	3.6%	4.4%	\$691	1.0%	2.1%	11	4.0%	3.7%	\$383	0.8%	1.6%
	Moderate	98	14.8%	\$8,805	7.4%	17.2%	65	16.8%	14.7%	\$6,021	8.6%	8.9%	33	11.9%	12.7%	\$2,784	5.6%	7.3%
	Middle	133	20.0%	\$16,277	13.6%	18.8%	77	19.9%	18.2%	\$9,501	13.6%	13.7%	56	20.1%	17.0%	\$6,776	13.7%	12.3%
	Upper	397	59.8%	\$91,984	77.0%	41.7%	228	59.1%	51.9%	\$53,403	76.3%	62.6%	169	60.8%	51.7%	\$38,581	77.9%	63.0%
	Unknown	11	1.7%	\$1,394	1.2%	0.0%	2	0.5%	10.8%	\$384	0.5%	12.7%	9	3.2%	14.9%	\$1,010	2.0%	15.7%
	Total	664	100.0%	\$119,534	100.0%	100.0%	386	100.0%	100.0%	\$70,000	100.0%	100.0%	278	100.0%	100.0%	\$49,534	100.0%	100.0%

Originations & Purchases

Appendices

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TX Houston

Product Type		Bank Lending & Demographic Data Comparison 2010, 2011					Aggregate Comparison											
		Bank				Total Businesses	2010			2011								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %
Small Business Revenue	\$1 Million or Less	309	32.2%	\$39,682	29.8%	89.8%	157	49.7%	29.8%	\$21,114	31.5%	30.7%	152	23.6%	39.4%	\$18,568	28.1%	32.6%
	Over \$1 Million	258	26.9%	\$77,616	58.3%	5.3%	126	39.9%					132	20.5%				
	Total Rev. available	567	59.1%	\$117,298	88.1%	95.1%	283	89.6%					284	44.1%				
	Rev. Not Known	393	40.9%	\$15,785	11.9%	4.9%	33	10.4%					360	55.9%				
	Total	960	100.0%	\$133,083	100.0%	100.0%	316	100.0%					644	100.0%				
Small Business Loan Size	\$100,000 or Less	697	72.6%	\$22,873	17.2%		178	56.3%	93.2%	\$8,290	12.4%	33.4%	519	80.6%	94.1%	\$14,583	22.1%	35.5%
	\$100,001 - \$250,000	111	11.6%	\$19,721	14.8%		51	16.1%	3.3%	\$8,751	13.1%	15.1%	60	9.3%	2.8%	\$10,970	16.6%	14.4%
	\$250,001 - \$1 Million	152	15.8%	\$90,489	68.0%		87	27.5%	3.6%	\$49,928	74.6%	51.5%	65	10.1%	3.1%	\$40,561	61.4%	50.1%
	Total	960	100.0%	\$133,083	100.0%		316	100.0%	100.0%	\$66,969	100.0%	100.0%	644	100.0%	100.0%	\$66,114	100.0%	100.0%
Small Farm Revenue	\$1 Million or Less	3	60.0%	\$260	49.7%	Total Farms 97.7%	1	50.0%	70.4%	\$25	9.0%	77.5%	2	66.7%	67.5%	\$235	95.9%	76.8%
	Over \$1 Million	1	20.0%	\$253	48.4%	1.2%	1	50.0%					0	0.0%				
	Not Known	1	20.0%	\$10	1.9%	1.1%	0	0.0%					1	33.3%				
	Total	5	100.0%	\$523	100.0%	100.0%	2	100.0%					3	100.0%				
Small Farm Loan Size	\$100,000 or Less	3	60.0%	\$131	25.0%		1	50.0%	88.8%	\$25	9.0%	40.2%	2	66.7%	85.3%	\$106	43.3%	37.5%
	\$100,001 - \$250,000	1	20.0%	\$139	26.6%		0	0.0%	6.4%	\$0	0.0%	21.1%	1	33.3%	8.8%	\$139	56.7%	24.2%
	\$250,001 - \$500,000	1	20.0%	\$253	48.4%		1	50.0%	4.8%	\$253	91.0%	38.6%	0	0.0%	5.9%	\$0	0.0%	38.3%
	Total	5	100.0%	\$523	100.0%		2	100.0%	100.0%	\$278	100.0%	100.0%	3	100.0%	100.0%	\$245	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

APPENDIX G: LIMITED SCOPE TABLES

Combined Demographics Report

Assessment Area: AL Anniston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	10.7	1,426	4.5	637	44.7	6,715	21.4
Moderate-income	6	21.4	4,388	14.0	979	22.3	5,432	17.3
Middle-income	14	50.0	18,426	58.6	1,879	10.2	7,021	22.3
Upper-income	5	17.9	7,191	22.9	404	5.6	12,263	39.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	28	100.0	31,431	100.0	3,899	12.4	31,431	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	3,399	1,159	3.5	34.1	1,599	47.0	641	18.9
Moderate-income	8,207	4,238	12.9	51.6	2,679	32.6	1,290	15.7
Middle-income	28,658	19,948	60.7	69.6	5,426	18.9	3,284	11.5
Upper-income	11,058	7,500	22.8	67.8	2,758	24.9	800	7.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	51,322	32,845	100.0	64.0	12,462	24.3	6,015	11.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	230	4.9	208	4.9	11	4.3	11	5.2
Moderate-income	1,158	24.5	1,000	23.4	89	34.9	69	32.5
Middle-income	2,280	48.1	2,115	49.5	82	32.2	83	39.2
Upper-income	1,068	22.6	946	22.2	73	28.6	49	23.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,736	100.0	4,269	100.0	255	100.0	212	100.0
Percentage of Total Businesses:			90.1		5.4		4.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	8	10.0	8	10.0	0	0.0	0	0.0
Middle-income	62	77.5	62	77.5	0	0.0	0	0.0
Upper-income	10	12.5	10	12.5	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	80	100.0	80	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Anniston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	1	2.1%	\$30	0.6%	3.5%	1	3.4%	1.0%	\$30	1.1%	0.9%	0	0.0%	1.1%	\$0	0.0%	0.9%
	Moderate	2	4.2%	\$134	2.8%	12.9%	1	3.4%	6.6%	\$41	1.5%	4.8%	1	5.3%	4.3%	\$93	4.6%	2.7%
	Middle	26	54.2%	\$2,763	58.5%	60.7%	15	51.7%	60.9%	\$1,605	59.2%	57.4%	11	57.9%	66.7%	\$1,158	57.5%	66.5%
	Upper	19	39.6%	\$1,795	38.0%	22.8%	12	41.4%	31.5%	\$1,033	38.1%	37.0%	7	36.8%	28.0%	\$762	37.9%	29.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	48	100.0%	\$4,722	100.0%	100.0%	29	100.0%	100.0%	\$2,709	100.0%	100.0%	19	100.0%	100.0%	\$2,013	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	1.5%	\$0	0.0%	1.2%	0	0.0%	0.9%	\$0	0.0%	0.7%
	Moderate	10	5.1%	\$1,059	4.3%	12.9%	5	4.1%	4.8%	\$536	3.4%	3.4%	5	6.9%	5.5%	\$523	5.9%	3.5%
	Middle	121	62.1%	\$15,185	61.7%	60.7%	77	62.6%	64.7%	\$9,578	61.0%	63.9%	44	61.1%	63.5%	\$5,607	62.9%	64.3%
	Upper	64	32.8%	\$8,377	34.0%	22.8%	41	33.3%	28.9%	\$5,597	35.6%	31.5%	23	31.9%	30.1%	\$2,780	31.2%	31.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	195	100.0%	\$24,621	100.0%	100.0%	123	100.0%	100.0%	\$15,711	100.0%	100.0%	72	100.0%	100.0%	\$8,910	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	2.0%	\$0	0.0%	1.4%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Moderate	8	14.5%	\$72	15.4%	12.9%	3	14.3%	10.2%	\$12	7.6%	9.8%	5	14.7%	3.4%	\$60	19.4%	6.8%
	Middle	34	61.8%	\$287	61.3%	60.7%	13	61.9%	64.6%	\$88	55.7%	62.6%	21	61.8%	89.6%	\$199	64.2%	75.7%
	Upper	13	23.6%	\$109	23.3%	22.8%	5	23.8%	23.1%	\$58	36.7%	26.2%	8	23.5%	6.6%	\$51	16.5%	17.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	55	100.0%	\$468	100.0%	100.0%	21	100.0%	100.0%	\$158	100.0%	100.0%	34	100.0%	100.0%	\$310	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	59.4%
	Moderate	0	0.0%	\$0	0.0%	20.0%	0	0.0%	50.0%	\$0	0.0%	77.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	26.2%	0	0.0%	50.0%	\$0	0.0%	22.1%	0	0.0%	66.7%	\$0	0.0%	5.0%
	Upper	0	0.0%	\$0	0.0%	30.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	35.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	0.3%	\$30	0.1%	3.5%	1	0.6%	1.4%	\$30	0.2%	1.1%	0	0.0%	0.9%	\$0	0.0%	0.9%
	Moderate	20	6.7%	\$1,265	4.2%	12.9%	9	5.2%	5.7%	\$589	3.2%	4.1%	11	8.8%	4.7%	\$676	6.0%	3.3%
	Middle	181	60.7%	\$18,235	61.2%	60.7%	105	60.7%	63.4%	\$11,271	60.7%	61.7%	76	60.8%	69.4%	\$6,964	62.0%	65.4%
	Upper	96	32.2%	\$10,281	34.5%	22.8%	58	33.5%	29.5%	\$6,688	36.0%	33.1%	38	30.4%	25.0%	\$3,593	32.0%	30.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	298	100.0%	\$29,811	100.0%	100.0%	173	100.0%	100.0%	\$18,578	100.0%	100.0%	125	100.0%	100.0%	\$11,233	100.0%	100.0%
SMALL BUSINESSES	Low	22	3.9%	\$914	2.7%	4.9%	8	3.9%	2.9%	\$361	2.3%	1.7%	14	4.0%	2.7%	\$553	3.1%	4.1%
	Moderate	152	27.1%	\$13,057	38.8%	23.4%	54	26.1%	22.7%	\$6,170	39.4%	32.5%	98	27.8%	23.1%	\$6,887	38.3%	29.3%
	Middle	235	42.0%	\$10,773	32.0%	49.5%	83	40.1%	42.5%	\$5,338	34.1%	31.1%	152	43.1%	46.9%	\$5,435	30.2%	32.0%
	Upper	151	27.0%	\$8,905	26.5%	22.2%	62	30.0%	27.3%	\$3,802	24.3%	31.3%	89	25.2%	24.9%	\$5,103	28.4%	34.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.6%	\$0	0.0%	3.3%	0	0.0%	2.4%	\$0	0.0%	0.4%
	Total	560	100.0%	\$33,649	100.0%	100.0%	207	100.0%	100.0%	\$15,671	100.0%	100.0%	353	100.0%	100.0%	\$17,978	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.0%	0	0.0%	8.3%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	4	100.0%	\$44	100.0%	77.5%	0	0.0%	50.0%	\$0	0.0%	19.7%	4	100.0%	85.7%	\$44	100.0%	55.6%
	Upper	0	0.0%	\$0	0.0%	12.5%	0	0.0%	41.7%	\$0	0.0%	80.3%	0	0.0%	14.3%	\$0	0.0%	44.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$44	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	4	100.0%	100.0%	\$44	100.0%	100.0%

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AL Anniston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Count		Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
HOME PURCHASE	Low	4	8.3%	\$240	5.1%	21.4%	2	6.9%	9.4%	\$122	4.5%	5.7%	2	10.5%	7.7%	\$118	5.9%	4.5%	
	Moderate	15	31.3%	\$1,210	25.6%	17.3%	10	34.5%	23.5%	\$728	26.9%	18.4%	5	26.3%	24.0%	\$482	23.9%	18.3%	
	Middle	12	25.0%	\$1,178	24.9%	22.3%	8	27.6%	28.5%	\$739	27.3%	29.1%	4	21.1%	27.6%	\$439	21.8%	27.3%	
	Upper	15	31.3%	\$1,960	41.5%	39.0%	8	27.6%	27.9%	\$1,079	39.8%	37.2%	7	36.8%	26.6%	\$881	43.8%	36.1%	
	Unknown	2	4.2%	\$134	2.8%	0.0%	1	3.4%	10.7%	\$41	1.5%	9.6%	1	5.3%	14.2%	\$93	4.6%	13.8%	
	Total	48	100.0%	\$4,722	100.0%	100.0%	29	100.0%	100.0%	\$2,709	100.0%	100.0%	19	100.0%	100.0%	\$2,013	100.0%	100.0%	
REFINANCE	Low	16	8.2%	\$1,191	4.8%	21.4%	9	7.3%	4.5%	\$739	4.7%	2.6%	7	9.7%	4.8%	\$452	5.1%	2.4%	
	Moderate	32	16.4%	\$2,514	10.2%	17.3%	21	17.1%	13.9%	\$1,610	10.2%	10.5%	11	15.3%	10.4%	\$904	10.1%	7.2%	
	Middle	50	25.6%	\$6,238	25.3%	22.3%	29	23.6%	25.0%	\$3,241	20.6%	22.2%	21	29.2%	22.6%	\$2,997	33.6%	20.7%	
	Upper	94	48.2%	\$14,193	57.6%	39.0%	63	51.2%	39.3%	\$10,026	63.8%	47.3%	31	43.1%	38.2%	\$4,167	46.8%	44.0%	
	Unknown	3	1.5%	\$485	2.0%	0.0%	1	0.8%	17.3%	\$95	0.6%	17.4%	2	2.8%	24.0%	\$390	4.4%	25.7%	
	Total	195	100.0%	\$24,621	100.0%	100.0%	123	100.0%	100.0%	\$15,711	100.0%	100.0%	72	100.0%	100.0%	\$8,910	100.0%	100.0%	
HOME IMPROVEMENT	Low	11	20.0%	\$107	22.9%	21.4%	7	33.3%	12.2%	\$34	21.5%	4.5%	4	11.8%	15.4%	\$73	23.5%	8.8%	
	Moderate	14	25.5%	\$130	27.8%	17.3%	4	19.0%	19.0%	\$42	26.6%	9.8%	10	29.4%	25.4%	\$88	28.4%	20.5%	
	Middle	15	27.3%	\$90	19.2%	22.3%	3	14.3%	24.5%	\$15	9.5%	25.0%	12	35.3%	28.3%	\$75	24.2%	21.8%	
	Upper	14	25.5%	\$138	29.5%	39.0%	6	28.6%	41.5%	\$64	40.5%	56.8%	8	23.5%	29.0%	\$74	23.9%	41.5%	
	Unknown	1	1.8%	\$3	0.6%	0.0%	1	4.8%	2.7%	\$3	1.9%	3.8%	0	0.0%	2.0%	\$0	0.0%	7.4%	
	Total	55	100.0%	\$468	100.0%	100.0%	21	100.0%	100.0%	\$158	100.0%	100.0%	34	100.0%	100.0%	\$310	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	31	10.4%	\$1,538	5.2%	21.4%	18	10.4%	6.6%	\$895	4.8%	3.7%	13	10.4%	7.7%	\$643	5.7%	3.3%	
	Moderate	61	20.5%	\$3,854	12.9%	17.3%	35	20.2%	17.4%	\$2,380	12.8%	13.1%	26	20.8%	17.4%	\$1,474	13.1%	11.6%	
	Middle	77	25.8%	\$7,506	25.2%	22.3%	40	23.1%	26.1%	\$3,995	21.5%	24.5%	37	29.6%	25.2%	\$3,511	31.3%	23.1%	
	Upper	123	41.3%	\$16,291	54.6%	39.0%	77	44.5%	35.5%	\$11,169	60.1%	44.1%	46	36.8%	32.8%	\$5,122	45.6%	41.0%	
	Unknown	6	2.0%	\$622	2.1%	0.0%	3	1.7%	14.4%	\$139	0.7%	14.6%	3	2.4%	16.9%	\$483	4.3%	21.0%	
	Total	298	100.0%	\$29,811	100.0%	100.0%	173	100.0%	100.0%	\$18,578	100.0%	100.0%	125	100.0%	100.0%	\$11,233	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	183	32.7%	\$12,897	38.3%	90.1%	110	53.1%	37.6%	\$6,897	44.0%	51.2%	73	20.7%	38.6%	\$6,000	33.4%	47.1%
		Over \$1 Million	76	13.6%	\$12,160	36.1%	5.4%	37	17.9%				39	11.0%					
		Total Rev. available	259	46.3%	\$25,057	74.4%	95.5%	147	71.0%				112	31.7%					
		Rev. Not Known	301	53.8%	\$8,592	25.5%	4.5%	60	29.0%				241	68.3%					
		Total	560	100.0%	\$33,649	100.0%	100.0%	207	100.0%				353	100.0%					
	Loan Size	\$100,000 or Less	503	89.8%	\$16,849	50.1%		180	87.0%	91.1%	\$7,488	47.8%	35.3%	323	91.5%	92.2%	\$9,361	52.1%	40.2%
\$100,001 - \$250,000		34	6.1%	\$5,762	17.1%		15	7.2%	3.9%	\$2,708	17.3%	14.2%	19	5.4%	4.6%	\$3,054	17.0%	20.5%	
\$250,001 - \$1 Million		23	4.1%	\$11,038	32.8%		12	5.8%	5.0%	\$5,475	34.9%	50.5%	11	3.1%	3.2%	\$5,563	30.9%	39.4%	
Total		560	100.0%	\$33,649	100.0%		207	100.0%	100.0%	\$15,671	100.0%	100.0%	353	100.0%	100.0%	\$17,978	100.0%	100.0%	
Total Farms																			
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	75.0%	\$0	0.0%	88.0%	0	0.0%	42.9%	\$0	0.0%	51.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
		Not Known	4	100.0%	\$44	100.0%	0.0%	0	0.0%				4	100.0%					
		Total	4	100.0%	\$44	100.0%	100.0%	0	0.0%				4	100.0%					
	Loan Size	\$100,000 or Less	4	100.0%	\$44	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	4	100.0%	100.0%	\$44	100.0%	100.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total		4	100.0%	\$44	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	4	100.0%	100.0%	\$44	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: AL Auburn

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	14.3	1,003	3.6	400	39.9	6,248	22.6
Moderate-income	4	19.0	3,396	12.3	843	24.8	4,470	16.2
Middle-income	10	47.6	18,168	65.8	1,657	9.1	5,998	21.7
Upper-income	4	19.0	5,046	18.3	173	3.4	10,897	39.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	21	100.0	27,613	100.0	3,073	11.1	27,613	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	4,045	472	1.7	11.7	3,108	76.8	465	11.5
Moderate-income	8,059	4,330	15.3	53.7	2,715	33.7	1,014	12.6
Middle-income	30,486	18,020	63.5	59.1	9,710	31.9	2,756	9.0
Upper-income	7,739	5,554	19.6	71.8	1,793	23.2	392	5.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	50,329	28,376	100.0	56.4	17,326	34.4	4,627	9.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	416	8.5	345	7.8	35	13.6	36	17.7
Moderate-income	574	11.8	514	11.6	28	10.9	32	15.8
Middle-income	3,083	63.3	2,816	63.8	158	61.5	109	53.7
Upper-income	800	16.4	738	16.7	36	14.0	26	12.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,873	100.0	4,413	100.0	257	100.0	203	100.0
Percentage of Total Businesses:			90.6		5.3		4.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	3.9	3	4.0	0	0.0	0	0.0
Moderate-income	13	17.1	13	17.3	0	0.0	0	0.0
Middle-income	40	52.6	39	52.0	0	0.0	1	100.0
Upper-income	20	26.3	20	26.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	76	100.0	75	100.0	0	.0	1	100.0
Percentage of Total Farms:			98.7		.0		1.3	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Auburn

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	6	7.1%	\$970	7.7%	1.7%	4	8.9%	2.4%	\$495	8.1%	1.7%	2	5.0%	4.2%	\$475	7.3%	3.6%
	Moderate	10	11.8%	\$1,388	11.0%	15.3%	6	13.3%	16.9%	\$729	11.9%	17.3%	4	10.0%	15.8%	\$659	10.2%	15.3%
	Middle	56	65.9%	\$7,530	59.7%	63.5%	28	62.2%	58.3%	\$3,637	59.2%	54.0%	28	70.0%	59.1%	\$3,893	60.1%	55.6%
	Upper	13	15.3%	\$2,728	21.6%	19.6%	7	15.6%	22.4%	\$1,282	20.9%	27.0%	6	15.0%	20.9%	\$1,446	22.3%	25.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	85	100.0%	\$12,616	100.0%	100.0%	45	100.0%	100.0%	\$6,143	100.0%	100.0%	40	100.0%	100.0%	\$6,473	100.0%	100.0%
REFINANCE	Low	4	3.1%	\$600	3.0%	1.7%	1	1.3%	1.7%	\$249	2.0%	1.7%	3	5.7%	2.3%	\$351	4.9%	1.7%
	Moderate	9	6.9%	\$1,369	6.9%	15.3%	6	7.7%	11.2%	\$1,055	8.3%	12.2%	3	5.7%	13.2%	\$314	4.4%	14.7%
	Middle	83	63.4%	\$12,154	61.5%	63.5%	48	61.5%	54.6%	\$7,231	57.2%	49.8%	35	66.0%	56.8%	\$4,923	69.2%	52.7%
	Upper	35	26.7%	\$5,634	28.5%	19.6%	23	29.5%	32.6%	\$4,110	32.5%	36.3%	12	22.6%	27.8%	\$1,524	21.4%	31.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	131	100.0%	\$19,757	100.0%	100.0%	78	100.0%	100.0%	\$12,645	100.0%	100.0%	53	100.0%	100.0%	\$7,112	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.6%	\$0	0.0%	0.5%	0	0.0%	0.6%	\$0	0.0%	0.2%
	Moderate	2	8.3%	\$9	5.7%	15.3%	1	6.7%	11.4%	\$4	4.0%	9.4%	1	11.1%	14.4%	\$5	8.3%	12.6%
	Middle	19	79.2%	\$120	75.5%	63.5%	12	80.0%	64.2%	\$69	69.7%	50.3%	7	77.8%	63.1%	\$51	85.0%	64.0%
	Upper	3	12.5%	\$30	18.9%	19.6%	2	13.3%	23.9%	\$26	26.3%	39.8%	1	11.1%	21.9%	\$4	6.7%	23.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	24	100.0%	\$159	100.0%	100.0%	15	100.0%	100.0%	\$99	100.0%	100.0%	9	100.0%	100.0%	\$60	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	31.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	37.5%	\$0	0.0%	16.0%
	Moderate	0	0.0%	\$0	0.0%	8.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	51.6%	0	0.0%	60.0%	\$0	0.0%	54.9%	0	0.0%	56.3%	\$0	0.0%	83.5%
	Upper	0	0.0%	\$0	0.0%	8.5%	0	0.0%	40.0%	\$0	0.0%	45.1%	0	0.0%	6.3%	\$0	0.0%	0.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	10	4.2%	\$1,570	4.8%	1.7%	5	3.6%	2.0%	\$744	3.9%	1.6%	5	4.9%	3.3%	\$826	6.1%	3.0%
	Moderate	21	8.8%	\$2,766	8.5%	15.3%	13	9.4%	13.8%	\$1,788	9.5%	13.6%	8	7.8%	14.4%	\$978	7.2%	14.4%
	Middle	158	65.8%	\$19,804	60.9%	63.5%	88	63.8%	56.6%	\$10,937	57.9%	51.9%	70	68.6%	58.1%	\$8,867	65.0%	55.2%
	Upper	51	21.3%	\$8,392	25.8%	19.6%	32	23.2%	27.6%	\$5,418	28.7%	32.9%	19	18.6%	24.2%	\$2,974	21.8%	27.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	240	100.0%	\$32,532	100.0%	100.0%	138	100.0%	100.0%	\$18,887	100.0%	100.0%	102	100.0%	100.0%	\$13,645	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	18	8.7%	\$697	3.1%	7.8%	6	7.3%	7.2%	\$279	2.2%	5.3%	12	9.5%	7.7%	\$418	4.4%	7.3%
	Moderate	38	18.3%	\$8,292	37.0%	11.6%	27	32.9%	12.2%	\$7,488	58.3%	25.3%	11	8.7%	9.5%	\$804	8.4%	9.4%
	Middle	123	59.1%	\$10,573	47.1%	63.8%	43	52.4%	56.6%	\$4,507	35.1%	49.8%	80	63.5%	58.6%	\$6,066	63.3%	55.6%
	Upper	29	13.9%	\$2,865	12.8%	16.7%	6	7.3%	20.5%	\$575	4.5%	18.5%	23	18.3%	21.5%	\$2,290	23.9%	27.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	1.1%	0	0.0%	2.6%	\$0	0.0%	0.3%
Total	208	100.0%	\$22,427	100.0%	100.0%	82	100.0%	100.0%	\$12,849	100.0%	100.0%	126	100.0%	100.0%	\$9,578	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	12.5%	\$0	0.0%	65.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	12.5%	\$0	0.0%	0.6%	0	0.0%	9.1%	\$0	0.0%	15.4%
	Middle	0	0.0%	\$0	0.0%	52.0%	0	0.0%	25.0%	\$0	0.0%	0.8%	0	0.0%	63.6%	\$0	0.0%	81.0%
	Upper	1	100.0%	\$150	100.0%	26.7%	1	100.0%	50.0%	\$150	100.0%	33.5%	0	0.0%	18.2%	\$0	0.0%	3.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	9.1%	\$0	0.0%	0.2%
Total	1	100.0%	\$150	100.0%	100.0%	1	100.0%	100.0%	\$150	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AL Auburn

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank		Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %		#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	13	15.3%	\$1,178	9.3%	22.6%	7	15.6%	8.6%	\$594	9.7%	4.7%	6	15.0%	7.8%	\$584	9.0%	4.2%	
	Moderate	13	15.3%	\$1,626	12.9%	16.2%	7	15.6%	22.9%	\$867	14.1%	18.2%	6	15.0%	18.9%	\$759	11.7%	14.9%	
	Middle	20	23.5%	\$2,938	23.3%	21.7%	11	24.4%	25.4%	\$1,581	25.7%	26.0%	9	22.5%	25.4%	\$1,357	21.0%	26.0%	
	Upper	39	45.9%	\$6,874	54.5%	39.5%	20	44.4%	33.4%	\$3,101	50.5%	41.1%	19	47.5%	35.4%	\$3,773	58.3%	43.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.8%	\$0	0.0%	10.0%	0	0.0%	12.5%	\$0	0.0%	11.1%	
	Total	85	100.0%	\$12,616	100.0%	100.0%	45	100.0%	100.0%	\$6,143	100.0%	100.0%	40	100.0%	100.0%	\$6,473	100.0%	100.0%	
REFINANCE	Low	9	6.9%	\$964	4.9%	22.6%	6	7.7%	4.8%	\$650	5.1%	2.6%	3	5.7%	4.2%	\$314	4.4%	2.6%	
	Moderate	22	16.8%	\$2,300	11.6%	16.2%	12	15.4%	14.5%	\$1,130	8.9%	10.1%	10	18.9%	10.8%	\$1,170	16.5%	7.2%	
	Middle	32	24.4%	\$4,196	21.2%	21.7%	19	24.4%	19.8%	\$2,845	22.5%	17.4%	13	24.5%	17.3%	\$1,351	19.0%	14.8%	
	Upper	60	45.8%	\$11,262	57.0%	39.5%	37	47.4%	41.2%	\$7,404	58.6%	48.4%	23	43.4%	42.5%	\$3,858	54.2%	51.5%	
	Unknown	8	6.1%	\$1,035	5.2%	0.0%	4	5.1%	19.7%	\$616	4.9%	21.5%	4	7.5%	25.2%	\$419	5.9%	23.9%	
	Total	131	100.0%	\$19,757	100.0%	100.0%	78	100.0%	100.0%	\$12,645	100.0%	100.0%	53	100.0%	100.0%	\$7,112	100.0%	100.0%	
HOME IMPROVEMENT	Low	8	33.3%	\$36	22.6%	22.6%	4	26.7%	17.0%	\$20	20.2%	4.0%	4	44.4%	13.8%	\$16	26.7%	3.1%	
	Moderate	3	12.5%	\$19	11.9%	16.2%	1	6.7%	14.8%	\$5	5.1%	8.3%	2	22.2%	23.8%	\$14	23.3%	13.3%	
	Middle	5	20.8%	\$30	18.9%	21.7%	5	33.3%	23.9%	\$30	30.3%	24.2%	0	0.0%	18.8%	\$0	0.0%	11.7%	
	Upper	8	33.3%	\$74	46.5%	39.5%	5	33.3%	38.6%	\$44	44.4%	59.7%	3	33.3%	39.4%	\$30	50.0%	43.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.7%	\$0	0.0%	3.8%	0	0.0%	4.4%	\$0	0.0%	28.2%	
	Total	24	100.0%	\$159	100.0%	100.0%	15	100.0%	100.0%	\$99	100.0%	100.0%	9	100.0%	100.0%	\$60	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	30	12.5%	\$2,178	6.7%	22.6%	17	12.3%	6.9%	\$1,264	6.7%	3.3%	13	12.7%	6.2%	\$914	6.7%	3.3%	
	Moderate	38	15.8%	\$3,945	12.1%	16.2%	20	14.5%	18.4%	\$2,002	10.6%	12.9%	18	17.6%	15.0%	\$1,943	14.2%	10.6%	
	Middle	57	23.8%	\$7,164	22.0%	21.7%	35	25.4%	22.5%	\$4,456	23.6%	20.0%	22	21.6%	21.1%	\$2,708	19.8%	19.4%	
	Upper	107	44.6%	\$18,210	56.0%	39.5%	62	44.9%	37.4%	\$10,549	55.9%	42.4%	45	44.1%	38.9%	\$7,661	56.1%	46.2%	
	Unknown	8	3.3%	\$1,035	3.2%	0.0%	4	2.9%	14.8%	\$616	3.3%	21.4%	4	3.9%	18.8%	\$419	3.1%	20.6%	
	Total	240	100.0%	\$32,532	100.0%	100.0%	138	100.0%	100.0%	\$18,887	100.0%	100.0%	102	100.0%	100.0%	\$13,645	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	62	29.8%	\$5,510	24.6%	90.6%	31	37.8%	38.5%	\$2,040	15.9%	45.7%	31	24.6%	45.7%	\$3,470	36.2%	54.8%
		Over \$1 Million	48	23.1%	\$13,622	60.7%	5.3%	33	40.2%				15	11.9%					
		Total Rev. available	110	52.9%	\$19,132	85.3%	95.9%	64	78.0%				46	36.5%					
		Rev. Not Known	98	47.1%	\$3,295	14.7%	4.2%	18	22.0%				80	63.5%					
	Total	208	100.0%	\$22,427	100.0%	100.0%	82	100.0%				126	100.0%						
Loan Size	\$100,000 or Less	164	78.8%	\$5,627	25.1%		56	68.3%	90.6%	\$2,282	17.8%	29.5%	108	85.7%	92.1%	\$3,345	34.9%	34.8%	
	\$100,001 - \$250,000	16	7.7%	\$2,611	11.6%		8	9.8%	4.3%	\$1,136	8.8%	14.6%	8	6.3%	3.6%	\$1,475	15.4%	15.7%	
	\$250,001 - \$1 Million	28	13.5%	\$14,189	63.3%		18	22.0%	5.1%	\$9,431	73.4%	55.9%	10	7.9%	4.3%	\$4,758	49.7%	49.6%	
	Total	208	100.0%	\$22,427	100.0%		82	100.0%	100.0%	\$12,849	100.0%	100.0%	126	100.0%	100.0%	\$9,578	100.0%	100.0%	
	Total Farms																		
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$150	100.0%	98.7%	1	100.0%	62.5%	\$150	100.0%	98.6%	0	0.0%	72.7%	\$0	0.0%	96.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
		Not Known	0	0.0%	\$0	0.0%	1.3%	0	0.0%				0	0.0%					
		Total	1	100.0%	\$150	100.0%	100.0%	1	100.0%				0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	75.0%	\$0	0.0%	5.3%	0	0.0%	54.5%	\$0	0.0%	8.3%
\$100,001 - \$250,000		1	100.0%	\$150	100.0%		1	100.0%	12.5%	\$150	100.0%	29.5%	0	0.0%	18.2%	\$0	0.0%	27.2%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	12.5%	\$0	0.0%	65.2%	0	0.0%	27.3%	\$0	0.0%	64.5%	
Total		1	100.0%	\$150	100.0%		1	100.0%	100.0%	\$150	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: AL Baldwin-Coffee-Covington-Escambia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	12,227	16.5
Moderate-income	9	15.0	6,627	8.9	1,561	23.6	11,049	14.9
Middle-income	34	56.7	40,237	54.3	4,424	11.0	15,273	20.6
Upper-income	17	28.3	27,191	36.7	1,571	5.8	35,506	47.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	60	100.0	74,055	100.0	7,556	10.2	74,055	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	11,614	6,451	8.1	55.5	3,526	30.4	1,637	14.1
Middle-income	64,501	44,438	55.8	68.9	10,510	16.3	9,553	14.8
Upper-income	53,129	28,756	36.1	54.1	9,013	17.0	15,360	28.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	129,244	79,645	100.0	61.6	23,049	17.8	26,550	20.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,320	8.6	1,166	8.4	83	11.5	71	9.8
Middle-income	7,150	46.6	6,498	46.8	330	45.8	322	44.5
Upper-income	6,866	44.8	6,228	44.8	308	42.7	330	45.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	15,336	100.0	13,892	100.0	721	100.0	723	100.0
Percentage of Total Businesses:			90.6		4.7		4.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	44	8.7	44	9.1	0	0.0	0	0.0
Middle-income	357	70.7	345	71.0	8	66.7	4	57.1
Upper-income	104	20.6	97	20.0	4	33.3	3	42.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	505	100.0	486	100.0	12	100.0	7	100.0
Percentage of Total Farms:			96.2		2.4		1.4	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Baldwin-Coffee-Covington-Escambia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	1.0%	\$694	0.6%	8.1%	5	1.7%	5.7%	\$651	1.3%	4.8%	1	0.3%	3.2%	\$43	0.1%	2.9%
	Middle	196	32.0%	\$25,393	22.3%	55.8%	102	33.7%	31.4%	\$13,325	26.3%	24.6%	94	30.4%	35.1%	\$12,068	19.1%	27.5%
	Upper	410	67.0%	\$87,643	77.1%	36.1%	196	64.7%	62.9%	\$36,730	72.4%	70.5%	214	69.3%	61.7%	\$50,913	80.8%	69.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	612	100.0%	\$113,730	100.0%	100.0%	303	100.0%	100.0%	\$50,706	100.0%	100.0%	309	100.0%	100.0%	\$63,024	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	21	2.0%	\$2,448	1.3%	8.1%	13	2.1%	3.9%	\$1,167	1.1%	2.9%	8	1.8%	3.8%	\$1,281	1.6%	3.1%
	Middle	428	39.9%	\$59,853	31.2%	55.8%	239	38.1%	35.0%	\$32,628	29.7%	28.8%	189	42.3%	38.5%	\$27,225	33.1%	31.0%
	Upper	625	58.2%	\$129,820	67.6%	36.1%	375	59.8%	61.1%	\$76,182	69.3%	68.2%	250	55.9%	57.7%	\$53,638	65.3%	65.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,074	100.0%	\$192,121	100.0%	100.0%	627	100.0%	100.0%	\$109,977	100.0%	100.0%	447	100.0%	100.0%	\$82,144	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	8.3%	\$7	5.6%	8.1%	4	8.2%	7.6%	\$21	5.2%	9.8%	5	8.3%	6.9%	\$36	5.9%	5.0%
	Middle	62	56.9%	\$555	54.7%	55.8%	30	61.2%	56.7%	\$257	63.3%	41.7%	32	53.3%	56.0%	\$298	49.0%	41.2%
	Upper	38	34.9%	\$402	39.6%	36.1%	15	30.6%	35.8%	\$128	31.5%	48.5%	23	38.3%	37.0%	\$274	45.1%	53.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	109	100.0%	\$1,014	100.0%	100.0%	49	100.0%	100.0%	\$406	100.0%	100.0%	60	100.0%	100.0%	\$608	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	9.1%	\$0	0.0%	0.4%
	Middle	0	0.0%	\$0	0.0%	11.6%	0	0.0%	12.5%	\$0	0.0%	6.2%	0	0.0%	27.3%	\$0	0.0%	62.2%
	Upper	0	0.0%	\$0	0.0%	82.9%	0	0.0%	87.5%	\$0	0.0%	93.8%	0	0.0%	63.6%	\$0	0.0%	37.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	36	2.0%	\$3,199	1.0%	8.1%	22	2.2%	4.8%	\$1,839	1.1%	3.7%	14	1.7%	3.6%	\$1,360	0.9%	3.1%
	Middle	686	38.2%	\$85,801	28.0%	55.8%	371	37.9%	34.1%	\$46,210	28.7%	27.1%	315	38.6%	37.6%	\$39,591	27.2%	29.7%
	Upper	1,073	59.8%	\$217,865	71.0%	36.1%	586	59.9%	61.1%	\$113,040	70.2%	69.2%	487	59.7%	58.8%	\$104,825	71.9%	67.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,795	100.0%	\$306,865	100.0%	100.0%	979	100.0%	100.0%	\$161,089	100.0%	100.0%	816	100.0%	100.0%	\$145,776	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	87	8.4%	\$6,369	8.4%	8.4%	19	6.4%	5.4%	\$2,265	6.7%	4.7%	68	9.2%	6.6%	\$4,104	9.7%	7.1%
	Middle	386	37.2%	\$25,845	34.1%	46.8%	108	36.4%	35.8%	\$8,776	26.1%	27.2%	278	37.5%	34.6%	\$17,069	40.5%	30.3%
	Upper	565	54.4%	\$43,589	57.5%	44.8%	170	57.2%	53.0%	\$22,633	67.2%	66.4%	395	53.3%	54.1%	\$20,956	49.7%	61.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.8%	\$0	0.0%	1.7%	0	0.0%	4.7%	\$0	0.0%	0.6%
Total	1,038	100.0%	\$75,803	100.0%	100.0%	297	100.0%	100.0%	\$33,674	100.0%	100.0%	741	100.0%	100.0%	\$42,129	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	12.5%	\$486	15.0%	9.1%	2	22.2%	14.5%	\$386	24.2%	21.5%	1	6.7%	8.0%	\$100	6.0%	4.7%
	Middle	14	58.3%	\$1,281	39.5%	71.0%	5	55.6%	51.8%	\$667	41.9%	42.5%	9	60.0%	55.2%	\$614	37.1%	46.7%
	Upper	7	29.2%	\$1,479	45.6%	20.0%	2	22.2%	26.5%	\$540	33.9%	35.0%	5	33.3%	31.0%	\$939	56.8%	47.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	7.2%	\$0	0.0%	1.0%	0	0.0%	5.7%	\$0	0.0%	0.7%
Total	24	100.0%	\$3,246	100.0%	100.0%	9	100.0%	100.0%	\$1,593	100.0%	100.0%	15	100.0%	100.0%	\$1,653	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AL Baldwin-Coffee-Covington-Escambia

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison																									
		Bank		Families by Family Income		2010			2011			2010			2011																	
		Count	Dollar	Count	Dollar	%	Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg														
																			#	%	\$ (000s)	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)
HOME PURCHASE	Low	19	3.1%	\$1,197	1.1%	16.5%	12	4.0%	2.8%	\$858	1.7%	1.1%	7	2.3%	2.2%	\$339	0.5%	0.9%														
	Moderate	81	13.2%	\$7,634	6.7%	14.9%	39	12.9%	13.2%	\$3,885	7.7%	7.8%	42	13.6%	12.6%	\$3,749	5.9%	7.4%														
	Middle	117	19.1%	\$15,196	13.4%	20.6%	63	20.8%	21.1%	\$8,297	16.4%	15.9%	54	17.5%	19.2%	\$6,899	10.9%	13.9%														
	Upper	393	64.2%	\$89,223	78.5%	47.9%	189	62.4%	52.8%	\$37,666	74.3%	62.1%	204	66.0%	54.0%	\$51,557	81.8%	65.6%														
	Unknown	2	0.3%	\$480	0.4%	0.0%	0	0.0%	10.2%	\$0	0.0%	13.1%	2	0.6%	11.9%	\$480	0.8%	12.1%														
	Total	612	100.0%	\$113,730	100.0%	100.0%	303	100.0%	100.0%	\$50,706	100.0%	100.0%	309	100.0%	100.0%	\$63,024	100.0%	100.0%														
REFINANCE	Low	40	3.7%	\$2,619	1.4%	16.5%	26	4.1%	2.6%	\$1,756	1.6%	1.0%	14	3.1%	2.2%	\$863	1.1%	0.9%														
	Moderate	116	10.8%	\$10,183	5.3%	14.9%	67	10.7%	7.8%	\$5,677	5.2%	4.3%	49	11.0%	6.2%	\$4,506	5.5%	3.4%														
	Middle	182	16.9%	\$20,952	10.9%	20.6%	115	18.3%	15.0%	\$13,340	12.1%	11.0%	67	15.0%	14.3%	\$7,612	9.3%	9.5%														
	Upper	715	66.6%	\$152,845	79.6%	47.9%	409	65.2%	54.6%	\$86,932	79.0%	63.4%	306	68.5%	52.7%	\$65,913	80.2%	61.9%														
	Unknown	21	2.0%	\$5,522	2.9%	0.0%	10	1.6%	20.0%	\$2,272	2.1%	20.3%	11	2.5%	24.5%	\$3,250	4.0%	24.2%														
	Total	1,074	100.0%	\$192,121	100.0%	100.0%	627	100.0%	100.0%	\$109,977	100.0%	100.0%	447	100.0%	100.0%	\$82,144	100.0%	100.0%														
HOME IMPROVEMENT	Low	16	14.7%	\$66	6.5%	16.5%	8	16.3%	12.1%	\$30	7.4%	3.6%	8	13.3%	10.5%	\$36	5.9%	2.6%														
	Moderate	22	20.2%	\$123	12.1%	14.9%	8	16.3%	14.2%	\$42	10.3%	6.6%	14	23.3%	19.5%	\$81	13.3%	11.0%														
	Middle	27	24.8%	\$262	25.8%	20.6%	14	28.6%	23.3%	\$139	34.2%	17.9%	13	21.7%	20.1%	\$123	20.2%	12.4%														
	Upper	44	40.4%	\$563	55.5%	47.9%	19	38.8%	45.2%	\$195	48.0%	63.6%	25	41.7%	45.0%	\$368	60.5%	65.1%														
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.2%	\$0	0.0%	8.3%	0	0.0%	4.9%	\$0	0.0%	8.8%														
	Total	109	100.0%	\$1,014	100.0%	100.0%	49	100.0%	100.0%	\$406	100.0%	100.0%	60	100.0%	100.0%	\$608	100.0%	100.0%														
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%														
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%														
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%														
	Upper	0	0.0%	\$0	0.0%	47.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%														
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%														
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%														
HMDA TOTALS	Low	75	4.2%	\$3,882	1.3%	16.5%	46	4.7%	2.9%	\$2,644	1.6%	1.1%	29	3.6%	2.5%	\$1,238	0.8%	1.0%														
	Moderate	219	12.2%	\$17,940	5.8%	14.9%	114	11.6%	10.3%	\$9,604	6.0%	5.7%	105	12.9%	9.7%	\$8,336	5.7%	5.3%														
	Middle	326	18.2%	\$36,410	11.9%	20.6%	192	19.6%	17.8%	\$21,776	13.5%	13.0%	134	16.4%	16.8%	\$14,634	10.0%	11.5%														
	Upper	1,152	64.2%	\$242,631	79.1%	47.9%	617	63.0%	53.5%	\$124,793	77.5%	62.4%	535	65.6%	53.0%	\$117,838	80.8%	63.5%														
	Unknown	23	1.3%	\$6,002	2.0%	0.0%	10	1.0%	15.5%	\$2,272	1.4%	17.8%	13	1.6%	18.0%	\$3,730	2.6%	18.8%														
	Total	1,795	100.0%	\$306,865	100.0%	100.0%	979	100.0%	100.0%	\$161,089	100.0%	100.0%	816	100.0%	100.0%	\$145,776	100.0%	100.0%														
Small Business	Revenue	Total Businesses					Revenue	Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg													
		\$1 Million or Less	265	25.5%	\$27,374	36.1%														90.6%	152	51.2%	38.8%	\$15,604	46.3%	59.4%	113	15.2%	44.6%	\$11,770	27.9%	52.3%
		Over \$1 Million	119	11.5%	\$30,230	39.9%														4.7%	55	18.5%					64	8.6%				
		Total Rev. available	384	37.0%	\$57,604	76.0%														95.3%	207	69.7%					177	23.8%				
		Rev. Not Known	654	63.0%	\$18,199	24.0%														4.7%	90	30.3%					564	76.1%				
	Total	1,038	100.0%	\$75,803	100.0%	100.0%	297	100.0%					741	100.0%																		
	Loan Size	\$100,000 or Less	892	85.9%	\$24,802	32.7%		234	78.8%	89.9%	\$9,984	29.6%	27.5%	658	88.8%	90.4%	\$14,818	35.2%	29.5%													
		\$100,001 - \$250,000	79	7.6%	\$13,741	18.1%		32	10.8%	4.9%	\$5,418	16.1%	16.7%	47	6.3%	5.0%	\$8,323	19.8%	18.9%													
		\$250,001 - \$1 Million	67	6.5%	\$37,260	49.2%		31	10.4%	5.2%	\$18,272	54.3%	55.8%	36	4.9%	4.6%	\$18,988	45.1%	51.6%													
		Total	1,038	100.0%	\$75,803	100.0%		297	100.0%	100.0%	\$33,674	100.0%	100.0%	741	100.0%	100.0%	\$42,129	100.0%	100.0%													
Total		1,038	100.0%	\$75,803	100.0%		297	100.0%	100.0%	\$33,674	100.0%	100.0%	741	100.0%	100.0%	\$42,129	100.0%	100.0%														
Small Farm	Revenue	Total Farms					Revenue	Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg													
		\$1 Million or Less	10	41.7%	\$1,169	36.0%														96.2%	5	55.6%	74.7%	\$207	13.0%	73.2%	5	33.3%	62.1%	\$962	58.2%	69.7%
		Over \$1 Million	7	29.2%	\$1,931	59.5%														2.4%	4	44.4%					3	20.0%				
		Not Known	7	29.2%	\$146	4.5%														1.4%	0	0.0%					7	46.7%				
		Total	24	100.0%	\$3,246	100.0%														100.0%	9	100.0%					15	100.0%				
	Loan Size	\$100,000 or Less	14	58.3%	\$478	14.7%		5	55.6%	77.1%	\$207	13.0%	26.7%	9	60.0%	69.0%	\$271	16.4%	18.8%													
		\$100,001 - \$250,000	7	29.2%	\$1,268	39.1%		2	22.2%	13.3%	\$386	24.2%	28.1%	5	33.3%	19.5%	\$882	53.4%	34.5%													
		\$250,001 - \$500,000	3	12.5%	\$1,500	46.2%		2	22.2%	9.6%	\$1,000	62.8%	45.2%	1	6.7%	11.5%	\$500	30.2%	46.6%													
		Total	24	100.0%	\$3,246	100.0%		9	100.0%	100.0%	\$1,593	100.0%	100.0%	15	100.0%	100.0%	\$1,653	100.0%	100.0%													
		Total	24	100.0%	\$3,246	100.0%		9	100.0%	100.0%	\$1,593	100.0%	100.0%	15	100.0%	100.0%	\$1,653	100.0%	100.0%													

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: AL Decatur

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.0	697	1.7	232	33.3	8,565	20.4
Moderate-income	7	21.2	7,974	19.0	1,545	19.4	7,716	18.4
Middle-income	16	48.5	22,121	52.8	2,153	9.7	8,804	21.0
Upper-income	9	27.3	11,108	26.5	471	4.2	16,815	40.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	33	100.0	41,900	100.0	4,401	10.5	41,900	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	#	%	#	%	
Low-income	1,340	607	1.4	45.3	519	38.7	214	16.0
Moderate-income	13,772	7,567	17.5	54.9	4,721	34.3	1,484	10.8
Middle-income	32,165	23,267	53.9	72.3	6,240	19.4	2,658	8.3
Upper-income	15,120	11,686	27.1	77.3	2,533	16.8	901	6.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	62,397	43,127	100.0	69.1	14,013	22.5	5,257	8.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	95	1.4	89	1.5	4	1.2	2	0.7
Moderate-income	1,660	25.0	1,468	24.4	101	29.9	91	32.6
Middle-income	3,285	49.5	3,029	50.3	130	38.5	126	45.2
Upper-income	1,599	24.1	1,436	23.8	103	30.5	60	21.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,639	100.0	6,022	100.0	338	100.0	279	100.0
Percentage of Total Businesses:			90.7		5.1		4.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	1	0.4	1	0.4	0	0.0	0	0.0
Moderate-income	34	14.7	32	14.1	2	40.0	0	0.0
Middle-income	159	68.5	156	68.7	3	60.0	0	0.0
Upper-income	38	16.4	38	16.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	232	100.0	227	100.0	5	100.0	0	.0
Percentage of Total Farms:			97.8		2.2		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Decatur

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		Bank #	Agg %	Bank \$ (000s)	Agg %	Agg %	Bank #	Agg %	Bank \$ (000s)	Agg %	Agg %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.2%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	7	12.7%	\$660	9.1%	17.5%	3	13.6%	14.3%	\$256	9.7%	10.6%	4	12.1%	13.1%	\$404	8.8%	10.2%
	Middle	26	47.3%	\$3,147	43.4%	53.9%	11	50.0%	44.3%	\$1,323	50.1%	42.2%	15	45.5%	48.7%	\$1,824	39.5%	46.2%
	Upper	22	40.0%	\$3,448	47.5%	27.1%	8	36.4%	41.2%	\$1,062	40.2%	47.2%	14	42.4%	38.1%	\$2,386	51.7%	43.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	55	100.0%	\$7,255	100.0%	100.0%	22	100.0%	100.0%	\$2,641	100.0%	100.0%	33	100.0%	100.0%	\$4,614	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	21	9.5%	\$2,232	8.9%	17.5%	11	8.8%	10.6%	\$1,143	8.0%	8.3%	10	10.4%	11.4%	\$1,089	10.0%	8.8%
	Middle	120	54.3%	\$13,064	52.0%	53.9%	74	59.2%	46.6%	\$8,605	60.3%	44.0%	46	47.9%	47.6%	\$4,459	41.1%	46.7%
	Upper	80	36.2%	\$9,829	39.1%	27.1%	40	32.0%	42.7%	\$4,531	31.7%	47.6%	40	41.7%	40.7%	\$5,298	48.8%	44.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	221	100.0%	\$25,125	100.0%	100.0%	125	100.0%	100.0%	\$14,279	100.0%	100.0%	96	100.0%	100.0%	\$10,846	100.0%	100.0%
HOME IMPROVEMENT	Low	3	7.3%	\$12	4.2%	1.4%	2	11.1%	1.4%	\$7	6.7%	0.2%	1	4.3%	1.1%	\$5	2.8%	0.2%
	Moderate	6	14.6%	\$23	8.1%	17.5%	2	11.1%	16.0%	\$8	7.7%	10.7%	4	17.4%	18.3%	\$15	8.4%	11.4%
	Middle	21	51.2%	\$181	64.0%	53.9%	7	38.9%	52.4%	\$41	39.4%	44.4%	14	60.9%	54.8%	\$140	78.2%	47.7%
	Upper	11	26.8%	\$67	23.7%	27.1%	7	38.9%	30.1%	\$48	46.2%	44.7%	4	17.4%	25.8%	\$19	10.6%	40.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	41	100.0%	\$283	100.0%	100.0%	18	100.0%	100.0%	\$104	100.0%	100.0%	23	100.0%	100.0%	\$179	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	36.1%	0	0.0%	33.3%	\$0	0.0%	43.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	40.0%	0	0.0%	50.0%	\$0	0.0%	54.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	23.4%	0	0.0%	16.7%	\$0	0.0%	1.9%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	0.9%	\$12	0.0%	1.4%	2	1.2%	0.2%	\$7	0.0%	0.0%	1	0.7%	0.3%	\$5	0.0%	0.1%
	Moderate	34	10.7%	\$2,915	8.9%	17.5%	16	9.7%	12.3%	\$1,407	8.3%	9.3%	18	11.8%	12.7%	\$1,508	9.6%	9.3%
	Middle	167	52.7%	\$16,392	50.2%	53.9%	92	55.8%	46.1%	\$9,969	58.6%	43.5%	75	49.3%	48.7%	\$6,423	41.1%	46.4%
	Upper	113	35.6%	\$13,344	40.9%	27.1%	55	33.3%	41.3%	\$5,641	33.1%	47.2%	58	38.2%	38.4%	\$7,703	49.3%	44.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	317	100.0%	\$32,663	100.0%	100.0%	165	100.0%	100.0%	\$17,024	100.0%	100.0%	152	100.0%	100.0%	\$15,639	100.0%	100.0%
SMALL BUSINESSES	Low	9	1.7%	\$1,536	3.6%	1.5%	3	1.9%	1.1%	\$362	2.0%	0.9%	6	1.6%	1.2%	\$1,174	4.9%	4.7%
	Moderate	163	30.2%	\$10,860	25.7%	24.4%	44	28.4%	27.5%	\$5,178	28.0%	28.9%	119	30.9%	26.4%	\$5,682	23.9%	31.2%
	Middle	221	40.9%	\$17,509	41.4%	50.3%	63	40.6%	41.4%	\$8,022	43.4%	42.6%	158	41.0%	41.8%	\$9,487	39.8%	35.8%
	Upper	147	27.2%	\$12,418	29.3%	23.8%	45	29.0%	26.5%	\$4,943	26.7%	26.8%	102	26.5%	28.6%	\$7,475	31.4%	27.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.5%	\$0	0.0%	0.8%	0	0.0%	2.1%	\$0	0.0%	0.4%
	Total	540	100.0%	\$42,323	100.0%	100.0%	155	100.0%	100.0%	\$18,505	100.0%	100.0%	385	100.0%	100.0%	\$23,818	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	22.2%	\$505	46.2%	14.1%	0	0.0%	13.3%	\$0	0.0%	18.5%	2	28.6%	17.3%	\$505	73.5%	30.9%
	Middle	5	55.6%	\$436	39.9%	68.7%	2	100.0%	83.1%	\$405	100.0%	69.0%	3	42.9%	76.5%	\$31	4.5%	62.6%
	Upper	2	22.2%	\$151	13.8%	16.7%	0	0.0%	3.6%	\$0	0.0%	12.5%	2	28.6%	6.2%	\$151	22.0%	6.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$1,092	100.0%	100.0%	2	100.0%	100.0%	\$405	100.0%	100.0%	7	100.0%	100.0%	\$687	100.0%	100.0%

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AL Decatur

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count #	% %	Dollar \$ (000s) \$ %			Bank #	Agg %	Dollar \$ (000s) \$ %			Bank #	Agg %	Dollar \$ (000s) \$ %					
				%	%	%			%	%	%			%	%				
HOME PURCHASE	Low	5	9.1%	\$329	4.5%	20.4%	2	9.1%	15.9%	\$116	4.4%	9.3%	3	9.1%	12.7%	\$213	4.6%	7.1%	
	Moderate	18	32.7%	\$1,489	20.5%	18.4%	5	22.7%	26.5%	\$459	17.4%	21.5%	13	39.4%	25.6%	\$1,030	22.3%	19.5%	
	Middle	15	27.3%	\$1,753	24.2%	21.0%	9	40.9%	23.5%	\$918	34.8%	24.1%	6	18.2%	22.7%	\$835	18.1%	22.8%	
	Upper	17	30.9%	\$3,684	50.8%	40.1%	6	27.3%	27.4%	\$1,148	43.5%	38.3%	11	33.3%	27.8%	\$2,536	55.0%	39.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.6%	\$0	0.0%	6.7%	0	0.0%	11.2%	\$0	0.0%	11.2%	
	Total	55	100.0%	\$7,255	100.0%	100.0%	22	100.0%	100.0%	\$2,641	100.0%	100.0%	33	100.0%	100.0%	\$4,614	100.0%	100.0%	
REFINANCE	Low	18	8.1%	\$1,077	4.3%	20.4%	8	6.4%	6.6%	\$581	4.1%	3.6%	10	10.4%	6.1%	\$496	4.6%	3.3%	
	Moderate	31	14.0%	\$2,603	10.4%	18.4%	19	15.2%	14.3%	\$1,701	11.9%	10.1%	12	12.5%	15.5%	\$902	8.3%	11.0%	
	Middle	63	28.5%	\$6,315	25.1%	21.0%	33	26.4%	24.8%	\$3,244	22.7%	21.8%	30	31.3%	20.4%	\$3,071	28.3%	18.2%	
	Upper	103	46.6%	\$13,793	54.9%	40.1%	64	51.2%	41.2%	\$8,632	60.5%	51.2%	39	40.6%	41.6%	\$5,161	47.6%	50.9%	
	Unknown	6	2.7%	\$1,337	5.3%	0.0%	1	0.8%	13.1%	\$121	0.8%	13.4%	5	5.2%	16.5%	\$1,216	11.2%	16.6%	
	Total	221	100.0%	\$25,125	100.0%	100.0%	125	100.0%	100.0%	\$14,279	100.0%	100.0%	96	100.0%	100.0%	\$10,846	100.0%	100.0%	
HOME IMPROVEMENT	Low	6	14.6%	\$28	9.9%	20.4%	3	16.7%	17.5%	\$11	10.6%	4.8%	3	13.0%	18.3%	\$17	9.5%	6.7%	
	Moderate	13	31.7%	\$85	30.0%	18.4%	4	22.2%	26.4%	\$17	16.3%	17.4%	9	39.1%	26.7%	\$68	38.0%	16.9%	
	Middle	10	24.4%	\$64	22.6%	21.0%	5	27.8%	24.4%	\$22	21.2%	19.4%	5	21.7%	24.9%	\$42	23.5%	23.4%	
	Upper	10	24.4%	\$97	34.3%	40.1%	4	22.2%	29.5%	\$45	43.3%	52.4%	6	26.1%	28.1%	\$52	29.1%	44.6%	
	Unknown	2	4.9%	\$9	3.2%	0.0%	2	11.1%	2.3%	\$9	8.7%	6.0%	0	0.0%	2.0%	\$0	0.0%	8.3%	
	Total	41	100.0%	\$283	100.0%	100.0%	18	100.0%	100.0%	\$104	100.0%	100.0%	23	100.0%	100.0%	\$179	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	29	9.1%	\$1,434	4.4%	20.4%	13	7.9%	10.7%	\$708	4.2%	5.6%	16	10.5%	9.6%	\$726	4.6%	4.7%	
	Moderate	62	19.6%	\$4,177	12.8%	18.4%	28	17.0%	19.5%	\$2,177	12.8%	14.2%	34	22.4%	20.2%	\$2,000	12.8%	14.2%	
	Middle	88	27.8%	\$8,132	24.9%	21.0%	47	28.5%	24.3%	\$4,184	24.6%	22.5%	41	27.0%	21.7%	\$3,948	25.2%	19.9%	
	Upper	130	41.0%	\$17,574	53.8%	40.1%	74	44.8%	35.4%	\$9,825	57.7%	46.4%	56	36.8%	35.3%	\$7,749	49.5%	46.5%	
	Unknown	8	2.5%	\$1,346	4.1%	0.0%	3	1.8%	10.1%	\$130	0.8%	11.3%	5	3.3%	13.2%	\$1,216	7.8%	14.7%	
	Total	317	100.0%	\$32,663	100.0%	100.0%	165	100.0%	100.0%	\$17,024	100.0%	100.0%	152	100.0%	100.0%	\$15,639	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	131	24.3%	\$11,822	27.9%	90.7%	76	49.0%	42.1%	\$6,297	34.0%	50.3%	55	14.3%	42.6%	\$5,525	23.2%	52.4%
		Over \$1 Million	71	13.1%	\$18,439	43.6%	5.1%	32	20.6%				39	10.1%					
		Total Rev. available	202	37.4%	\$30,261	71.5%	95.8%	108	69.6%				94	24.4%					
		Rev. Not Known	338	62.6%	\$12,062	28.5%	4.2%	47	30.3%				291	75.6%					
	Total	540	100.0%	\$42,323	100.0%	100.0%	155	100.0%				385	100.0%						
	Loan Size	\$100,000 or Less	461	85.4%	\$13,059	30.9%		117	75.5%	87.2%	\$5,170	27.9%	32.0%	344	89.4%	88.0%	\$7,889	33.1%	29.0%
		\$100,001 - \$250,000	32	5.9%	\$5,396	12.7%		19	12.3%	8.3%	\$3,243	17.5%	28.0%	13	3.4%	6.9%	\$2,153	9.0%	21.3%
		\$250,001 - \$1 Million	47	8.7%	\$23,868	56.4%		19	12.3%	4.4%	\$10,092	54.5%	40.0%	28	7.3%	5.2%	\$13,776	57.8%	49.7%
		Total	540	100.0%	\$42,323	100.0%		155	100.0%	100.0%	\$18,505	100.0%	100.0%	385	100.0%	100.0%	\$23,818	100.0%	100.0%
Total Farms																			
Small Farm	Revenue	\$1 Million or Less	6	66.7%	\$1,061	97.2%	97.8%	2	100.0%	90.4%	\$405	100.0%	86.9%	4	57.1%	91.4%	\$656	95.5%	86.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.2%	0	0.0%				0	0.0%					
		Not Known	3	33.3%	\$31	2.8%	0.0%	0	0.0%				3	42.9%					
		Total	9	100.0%	\$1,092	100.0%	100.0%	2	100.0%				7	100.0%					
	Loan Size	\$100,000 or Less	4	44.4%	\$81	7.4%		0	0.0%	88.0%	\$0	0.0%	39.0%	4	57.1%	90.1%	\$81	11.8%	48.0%
\$100,001 - \$250,000		3	33.3%	\$358	32.8%		1	50.0%	8.4%	\$152	37.5%	33.5%	2	28.6%	6.2%	\$206	30.0%	19.6%	
\$250,001 - \$500,000		2	22.2%	\$653	59.8%		1	50.0%	3.6%	\$253	62.5%	27.5%	1	14.3%	3.7%	\$400	58.2%	32.4%	
Total		9	100.0%	\$1,092	100.0%		2	100.0%	100.0%	\$405	100.0%	100.0%	7	100.0%	100.0%	\$687	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: AL Dothan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.8	551	2.2	197	35.8	5,095	20.1
Moderate-income	4	19.0	2,995	11.8	735	24.5	3,957	15.6
Middle-income	11	52.4	15,202	60.1	1,702	11.2	5,076	20.1
Upper-income	5	23.8	6,538	25.9	347	5.3	11,158	44.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	21	100.0	25,286	100.0	2,981	11.8	25,286	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	#	%	#	%	
Low-income	1,229	296	1.2	24.1	709	57.7	224	18.2
Moderate-income	5,224	2,549	10.2	48.8	2,020	38.7	655	12.5
Middle-income	23,105	15,479	62.2	67.0	5,385	23.3	2,241	9.7
Upper-income	10,013	6,569	26.4	65.6	2,827	28.2	617	6.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	39,571	24,893	100.0	62.9	10,941	27.6	3,737	9.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	409	7.5	355	7.4	23	6.6	31	12.3
Moderate-income	808	14.9	669	13.9	98	28.0	41	16.2
Middle-income	2,346	43.3	2,131	44.2	122	34.9	93	36.8
Upper-income	1,859	34.3	1,664	34.5	107	30.6	88	34.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,422	100.0	4,819	100.0	350	100.0	253	100.0
Percentage of Total Businesses:			88.9		6.5		4.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	1	0.6	1	0.6	0	0.0	0	0.0
Moderate-income	19	11.0	17	10.0	2	100.0	0	0.0
Middle-income	129	74.6	128	75.3	0	0.0	1	100.0
Upper-income	24	13.9	24	14.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	173	100.0	170	100.0	2	100.0	1	100.0
Percentage of Total Farms:			98.3		1.2		.6	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Dothan

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank #	Agg %	Bank \$ (000s)	Agg %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	9	5.2%	\$917	3.5%	10.2%	6	6.1%	4.2%	\$688	4.4%	2.9%	3	4.0%	4.3%	\$229	2.2%	3.5%
	Middle	83	47.7%	\$11,554	44.3%	62.2%	43	43.4%	53.3%	\$6,565	42.2%	45.5%	40	53.3%	53.9%	\$4,989	47.4%	46.9%
	Upper	82	47.1%	\$13,598	52.2%	26.4%	50	50.5%	42.4%	\$8,297	53.4%	51.5%	32	42.7%	41.6%	\$5,301	50.4%	49.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	174	100.0%	\$26,069	100.0%	100.0%	99	100.0%	100.0%	\$15,550	100.0%	100.0%	75	100.0%	100.0%	\$10,519	100.0%	100.0%
REFINANCE	Low	1	0.5%	\$19	0.1%	1.2%	1	0.7%	0.4%	\$19	0.1%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	12	5.9%	\$963	3.7%	10.2%	9	6.7%	6.2%	\$756	4.3%	4.2%	3	4.4%	6.4%	\$207	2.5%	3.9%
	Middle	100	49.3%	\$11,203	43.4%	62.2%	67	49.6%	49.6%	\$7,628	43.7%	43.4%	33	48.5%	48.3%	\$3,575	42.7%	40.4%
	Upper	90	44.3%	\$13,655	52.8%	26.4%	58	43.0%	43.8%	\$9,058	51.9%	52.2%	32	47.1%	44.9%	\$4,597	54.9%	55.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	203	100.0%	\$25,840	100.0%	100.0%	135	100.0%	100.0%	\$17,461	100.0%	100.0%	68	100.0%	100.0%	\$8,379	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.8%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	13.0%	\$43	9.3%	10.2%	3	15.8%	15.0%	\$25	15.5%	7.6%	4	11.4%	10.0%	\$18	6.0%	5.0%
	Middle	33	61.1%	\$277	60.0%	62.2%	12	63.2%	55.0%	\$112	69.6%	51.0%	21	60.0%	58.6%	\$165	54.8%	47.8%
	Upper	14	25.9%	\$142	30.7%	26.4%	4	21.1%	29.2%	\$24	14.9%	41.2%	10	28.6%	31.4%	\$118	39.2%	47.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	54	100.0%	\$462	100.0%	100.0%	19	100.0%	100.0%	\$161	100.0%	100.0%	35	100.0%	100.0%	\$301	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	7.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	25.0%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	13.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	25.0%	\$0	0.0%	28.8%
	Middle	0	0.0%	\$0	0.0%	34.3%	0	0.0%	66.7%	\$0	0.0%	50.7%	0	0.0%	50.0%	\$0	0.0%	70.3%
	Upper	0	0.0%	\$0	0.0%	44.6%	0	0.0%	33.3%	\$0	0.0%	49.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.2%	\$19	0.0%	1.2%	1	0.4%	0.3%	\$19	0.1%	0.1%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	28	6.5%	\$1,923	3.7%	10.2%	18	7.1%	5.7%	\$1,469	4.4%	3.7%	10	5.6%	5.7%	\$454	2.4%	4.1%
	Middle	216	50.1%	\$23,034	44.0%	62.2%	122	48.2%	51.2%	\$14,305	43.1%	44.4%	94	52.8%	51.0%	\$8,729	45.5%	43.6%
	Upper	186	43.2%	\$27,395	52.3%	26.4%	112	44.3%	42.7%	\$17,379	52.4%	51.8%	74	41.6%	42.9%	\$10,016	52.2%	52.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	431	100.0%	\$52,371	100.0%	100.0%	253	100.0%	100.0%	\$33,172	100.0%	100.0%	178	100.0%	100.0%	\$19,199	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	57	9.8%	\$1,940	4.3%	7.4%	17	8.3%	8.9%	\$814	3.5%	4.8%	40	10.6%	8.2%	\$1,126	5.1%	6.3%
	Moderate	75	12.9%	\$8,948	19.8%	13.9%	25	12.3%	12.4%	\$5,268	22.6%	17.4%	50	13.3%	12.2%	\$3,680	16.7%	16.8%
	Middle	202	34.8%	\$12,361	27.3%	44.2%	69	33.8%	38.6%	\$7,731	33.2%	38.1%	133	35.4%	40.0%	\$4,630	21.1%	30.9%
	Upper	246	42.4%	\$22,012	48.6%	34.5%	93	45.6%	37.8%	\$9,464	40.7%	38.8%	153	40.7%	38.5%	\$12,548	57.1%	45.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	0.9%	0	0.0%	1.1%	\$0	0.0%	0.4%
Total	580	100.0%	\$45,261	100.0%	100.0%	204	100.0%	100.0%	\$23,277	100.0%	100.0%	376	100.0%	100.0%	\$21,984	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	2.3%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	11.1%	\$15	1.9%	10.0%	0	0.0%	9.2%	\$0	0.0%	10.7%	1	20.0%	10.4%	\$15	5.1%	15.6%
	Middle	7	77.8%	\$566	70.8%	75.3%	3	75.0%	80.5%	\$285	56.7%	77.8%	4	80.0%	83.3%	\$281	94.9%	79.4%
	Upper	1	11.1%	\$218	27.3%	14.1%	1	25.0%	5.7%	\$218	43.3%	10.6%	0	0.0%	6.3%	\$0	0.0%	5.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	9	100.0%	\$799	100.0%	100.0%	4	100.0%	100.0%	\$503	100.0%	100.0%	5	100.0%	100.0%	\$296	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AL Dothan

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Count		Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
HOME PURCHASE	Low	8	4.6%	\$738	2.8%	20.1%	5	5.1%	8.3%	\$461	3.0%	4.1%	3	4.0%	6.8%	\$277	2.6%	3.6%	
	Moderate	37	21.3%	\$3,881	14.9%	15.6%	23	23.2%	20.2%	\$2,455	15.8%	14.0%	14	18.7%	18.8%	\$1,426	13.6%	13.1%	
	Middle	56	32.2%	\$7,615	29.2%	20.1%	31	31.3%	23.1%	\$4,716	30.3%	21.6%	25	33.3%	23.5%	\$2,899	27.6%	20.5%	
	Upper	71	40.8%	\$13,534	51.9%	44.1%	40	40.4%	39.4%	\$7,918	50.9%	52.0%	31	41.3%	38.6%	\$5,616	53.4%	52.1%	
	Unknown	2	1.1%	\$301	1.2%	0.0%	0	0.0%	9.0%	\$0	0.0%	8.2%	2	2.7%	12.3%	\$301	2.9%	10.6%	
	Total	174	100.0%	\$26,069	100.0%	100.0%	99	100.0%	100.0%	\$15,550	100.0%	100.0%	75	100.0%	100.0%	\$10,519	100.0%	100.0%	
REFINANCE	Low	17	8.4%	\$1,140	4.4%	20.1%	13	9.6%	4.4%	\$853	4.9%	2.2%	4	5.9%	4.4%	\$287	3.4%	2.1%	
	Moderate	34	16.7%	\$2,895	11.2%	15.6%	23	17.0%	12.7%	\$2,031	11.6%	7.6%	11	16.2%	11.2%	\$864	10.3%	6.5%	
	Middle	35	17.2%	\$3,970	15.4%	20.1%	27	20.0%	16.7%	\$3,068	17.6%	14.3%	8	11.8%	17.6%	\$902	10.8%	13.4%	
	Upper	108	53.2%	\$16,447	63.6%	44.1%	65	48.1%	47.4%	\$10,427	59.7%	56.7%	43	63.2%	45.4%	\$6,020	71.8%	57.9%	
	Unknown	9	4.4%	\$1,388	5.4%	0.0%	7	5.2%	18.8%	\$1,082	6.2%	19.2%	2	2.9%	21.3%	\$306	3.7%	20.1%	
	Total	203	100.0%	\$25,840	100.0%	100.0%	135	100.0%	100.0%	\$17,461	100.0%	100.0%	68	100.0%	100.0%	\$8,379	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	9.3%	\$29	6.3%	20.1%	4	21.1%	11.7%	\$23	14.3%	7.9%	1	2.9%	9.3%	\$6	2.0%	4.6%	
	Moderate	16	29.6%	\$127	27.5%	15.6%	7	36.8%	20.0%	\$84	52.2%	15.0%	9	25.7%	15.0%	\$43	14.3%	9.2%	
	Middle	14	25.9%	\$88	19.0%	20.1%	2	10.5%	18.3%	\$12	7.5%	21.2%	12	34.3%	21.4%	\$76	25.2%	16.3%	
	Upper	18	33.3%	\$213	46.1%	44.1%	6	31.6%	44.2%	\$42	26.1%	48.9%	12	34.3%	49.3%	\$171	56.8%	66.3%	
	Unknown	1	1.9%	\$5	1.1%	0.0%	0	0.0%	5.8%	\$0	0.0%	7.0%	1	2.9%	5.0%	\$5	1.7%	3.6%	
	Total	54	100.0%	\$462	100.0%	100.0%	19	100.0%	100.0%	\$161	100.0%	100.0%	35	100.0%	100.0%	\$301	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	44.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	30	7.0%	\$1,907	3.6%	20.1%	22	8.7%	6.2%	\$1,337	4.0%	3.0%	8	4.5%	5.6%	\$570	3.0%	2.7%	
	Moderate	87	20.2%	\$6,903	13.2%	15.6%	53	20.9%	15.9%	\$4,570	13.8%	10.2%	34	19.1%	14.5%	\$2,333	12.2%	9.2%	
	Middle	105	24.4%	\$11,673	22.3%	20.1%	60	23.7%	19.2%	\$7,796	23.5%	17.2%	45	25.3%	20.2%	\$3,877	20.2%	16.1%	
	Upper	197	45.7%	\$30,194	57.7%	44.1%	111	43.9%	44.1%	\$18,387	55.4%	54.4%	86	48.3%	42.8%	\$11,807	61.5%	54.8%	
	Unknown	12	2.8%	\$1,694	3.2%	0.0%	7	2.8%	14.6%	\$1,082	3.3%	15.2%	5	2.8%	17.0%	\$612	3.2%	17.1%	
	Total	431	100.0%	\$52,371	100.0%	100.0%	253	100.0%	100.0%	\$33,172	100.0%	100.0%	178	100.0%	100.0%	\$19,199	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	139	24.0%	\$12,446	27.5%	88.9%	87	42.6%	36.0%	\$7,944	34.1%	46.1%	52	13.8%	39.8%	\$4,502	20.5%	34.8%
		Over \$1 Million	83	14.3%	\$20,661	45.6%	6.5%	48	23.5%				35	9.3%					
		Total Rev. available	222	38.3%	\$33,107	73.1%	95.4%	135	66.1%				87	23.1%					
		Rev. Not Known	358	61.7%	\$12,154	26.9%	4.7%	69	33.8%				289	76.9%					
	Total	580	100.0%	\$45,261	100.0%	100.0%	204	100.0%				376	100.0%						
	Loan Size	\$100,000 or Less	497	85.7%	\$15,517	34.3%		156	76.5%	88.5%	\$6,644	28.5%	30.1%	341	90.7%	88.7%	\$8,873	40.4%	28.5%
\$100,001 - \$250,000		41	7.1%	\$7,282	16.1%		28	13.7%	6.8%	\$4,917	21.1%	21.2%	13	3.5%	5.5%	\$2,365	10.8%	17.7%	
\$250,001 - \$1 Million		42	7.2%	\$22,462	49.6%		20	9.8%	4.7%	\$11,716	50.3%	48.7%	22	5.9%	5.8%	\$10,746	48.9%	53.7%	
Total		580	100.0%	\$45,261	100.0%		204	100.0%	100.0%	\$23,277	100.0%	100.0%	376	100.0%	100.0%	\$21,984	100.0%	100.0%	
Small Farm	Revenue	\$1 Million or Less	6	66.7%	\$768	96.1%	98.3%	4	100.0%	87.4%	\$503	100.0%	84.2%	2	40.0%	86.5%	\$265	89.5%	88.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.2%	0	0.0%				0	0.0%					
		Not Known	3	33.3%	\$31	3.9%	0.6%	0	0.0%				3	60.0%					
		Total	9	100.0%	\$799	100.0%	100.0%	4	100.0%				5	100.0%					
	Loan Size	\$100,000 or Less	4	44.4%	\$51	6.4%		1	25.0%	64.4%	\$20	4.0%	21.9%	3	60.0%	62.5%	\$31	10.5%	17.4%
		\$100,001 - \$250,000	5	55.6%	\$748	93.6%		3	75.0%	21.8%	\$483	96.0%	33.1%	2	40.0%	20.8%	\$265	89.5%	27.6%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	13.8%	\$0	0.0%	45.0%	0	0.0%	16.7%	\$0	0.0%	55.1%	
Total		9	100.0%	\$799	100.0%		4	100.0%	100.0%	\$503	100.0%	100.0%	5	100.0%	100.0%	\$296	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: AL Fayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,101	20.6
Moderate-income	0	0.0	0	0.0	0	0.0	1,003	18.8
Middle-income	5	100.0	5,345	100.0	700	13.1	1,253	23.4
Upper-income	0	0.0	0	0.0	0	0.0	1,988	37.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5	100.0	5,345	100.0	700	13.1	5,345	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	8,472	5,786	100.0	68.3	1,707	20.1	979	11.6
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	8,472	5,786	100.0	68.3	1,707	20.1	979	11.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	740	100.0	677	100.0	29	100.0	34	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	740	100.0	677	100.0	29	100.0	34	100.0
Percentage of Total Businesses:			91.5		3.9		4.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	47	100.0	43	100.0	4	100.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	47	100.0	43	100.0	4	100.0	0	.0
Percentage of Total Farms:			91.5		8.5		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Fayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	13	100.0%	\$1,062	100.0%	100.0%	5	100.0%	96.2%	\$555	100.0%	96.8%	8	100.0%	100.0%	\$507	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.8%	\$0	0.0%	3.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$1,062	100.0%	100.0%	5	100.0%	100.0%	\$555	100.0%	100.0%	8	100.0%	100.0%	\$507	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	37	100.0%	\$2,979	100.0%	100.0%	29	100.0%	99.5%	\$2,585	100.0%	99.6%	8	100.0%	99.2%	\$394	100.0%	98.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.4%	0	0.0%	0.8%	\$0	0.0%	1.4%
	Total	37	100.0%	\$2,979	100.0%	100.0%	29	100.0%	100.0%	\$2,585	100.0%	100.0%	8	100.0%	100.0%	\$394	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	100.0%	\$53	100.0%	100.0%	2	100.0%	100.0%	\$13	100.0%	100.0%	6	100.0%	100.0%	\$40	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$53	100.0%	100.0%	2	100.0%	100.0%	\$13	100.0%	100.0%	6	100.0%	100.0%	\$40	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	58	100.0%	\$4,094	100.0%	100.0%	36	100.0%	98.4%	\$3,153	100.0%	98.7%	22	100.0%	99.6%	\$941	100.0%	99.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.6%	\$0	0.0%	1.3%	0	0.0%	0.4%	\$0	0.0%	0.9%
	Total	58	100.0%	\$4,094	100.0%	100.0%	36	100.0%	100.0%	\$3,153	100.0%	100.0%	22	100.0%	100.0%	\$941	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	33	100.0%	\$1,425	100.0%	100.0%	6	100.0%	97.3%	\$818	100.0%	99.3%	27	100.0%	96.7%	\$607	100.0%	99.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.7%	\$0	0.0%	0.7%	0	0.0%	3.3%	\$0	0.0%	0.2%
Total	33	100.0%	\$1,425	100.0%	100.0%	6	100.0%	100.0%	\$818	100.0%	100.0%	27	100.0%	100.0%	\$607	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$162	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$162	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$162	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$162	100.0%	100.0%	

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AL Fayette

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count	Dollar	Count	Dollar	Bank	Agg	Dollar	Agg	Count	Agg	Dollar	Agg						
														#	%	\$ (000s)	%	%	%
HOME PURCHASE	Low	2	15.4%	\$103	9.7%	20.6%	2	40.0%	4.8%	\$103	18.6%	2.7%	0	0.0%	6.9%	\$0	0.0%	4.7%	
	Moderate	2	15.4%	\$108	10.2%	18.8%	0	0.0%	22.9%	\$0	0.0%	16.7%	2	25.0%	19.8%	\$108	21.3%	16.2%	
	Middle	5	38.5%	\$426	40.1%	23.4%	1	20.0%	38.1%	\$119	21.4%	36.4%	4	50.0%	34.7%	\$307	60.6%	34.0%	
	Upper	4	30.8%	\$425	40.0%	37.2%	2	40.0%	31.4%	\$333	60.0%	42.4%	2	25.0%	28.7%	\$92	18.1%	34.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.9%	\$0	0.0%	1.8%	0	0.0%	9.9%	\$0	0.0%	10.5%	
	Total	13	100.0%	\$1,062	100.0%	100.0%	5	100.0%	100.0%	\$555	100.0%	100.0%	8	100.0%	100.0%	\$507	100.0%	100.0%	
REFINANCE	Low	3	8.1%	\$109	3.7%	20.6%	1	3.4%	3.9%	\$32	1.2%	2.4%	2	25.0%	2.5%	\$77	19.5%	1.0%	
	Moderate	13	35.1%	\$663	22.3%	18.8%	8	27.6%	13.8%	\$408	15.8%	9.3%	5	62.5%	26.1%	\$255	64.7%	16.9%	
	Middle	9	24.3%	\$661	22.2%	23.4%	9	31.0%	22.2%	\$661	25.6%	19.7%	0	0.0%	17.6%	\$0	0.0%	15.4%	
	Upper	12	32.4%	\$1,546	51.9%	37.2%	11	37.9%	45.3%	\$1,484	57.4%	54.3%	1	12.5%	37.8%	\$62	15.7%	50.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.8%	\$0	0.0%	14.3%	0	0.0%	16.0%	\$0	0.0%	16.4%	
	Total	37	100.0%	\$2,979	100.0%	100.0%	29	100.0%	100.0%	\$2,585	100.0%	100.0%	8	100.0%	100.0%	\$394	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	7.7%	\$0	0.0%	10.2%	0	0.0%	5.3%	\$0	0.0%	6.6%	
	Moderate	2	25.0%	\$22	41.5%	18.8%	1	50.0%	23.1%	\$7	53.8%	6.5%	1	16.7%	26.3%	\$15	37.5%	17.5%	
	Middle	5	62.5%	\$24	45.3%	23.4%	1	50.0%	30.8%	\$6	46.2%	7.0%	4	66.7%	31.6%	\$18	45.0%	16.6%	
	Upper	1	12.5%	\$7	13.2%	37.2%	0	0.0%	38.5%	\$0	0.0%	76.3%	1	16.7%	36.8%	\$7	17.5%	59.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	8	100.0%	\$53	100.0%	100.0%	2	100.0%	100.0%	\$13	100.0%	100.0%	6	100.0%	100.0%	\$40	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	37.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	5	8.6%	\$212	5.2%	20.6%	3	8.3%	4.4%	\$135	4.3%	2.6%	2	9.1%	4.6%	\$77	8.2%	2.5%	
	Moderate	17	29.3%	\$793	19.4%	18.8%	9	25.0%	17.1%	\$415	13.2%	11.6%	8	36.4%	23.4%	\$378	40.2%	16.6%	
	Middle	19	32.8%	\$1,111	27.1%	23.4%	11	30.6%	27.7%	\$786	24.9%	24.9%	8	36.4%	25.9%	\$325	34.5%	22.6%	
	Upper	17	29.3%	\$1,978	48.3%	37.2%	13	36.1%	40.5%	\$1,817	57.6%	50.8%	4	18.2%	33.9%	\$161	17.1%	44.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.3%	\$0	0.0%	10.1%	0	0.0%	12.1%	\$0	0.0%	13.9%	
	Total	58	100.0%	\$4,094	100.0%	100.0%	36	100.0%	100.0%	\$3,153	100.0%	100.0%	22	100.0%	100.0%	\$941	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	10	30.3%	\$234	16.4%	91.5%	4	66.7%	53.6%	\$43	5.3%	35.2%	6	22.2%	49.3%	\$191	31.5%	54.6%
		Over \$1 Million	4	12.1%	\$900	63.2%	3.9%	2	33.3%					2	7.4%				
		Total Rev. available	14	42.4%	\$1,134	79.6%	95.4%	6	100.0%					8	29.6%				
		Rev. Not Known	19	57.6%	\$291	20.4%	4.6%	0	0.0%					19	70.4%				
	Total	33	100.0%	\$1,425	100.0%	100.0%	6	100.0%					27	100.0%					
Loan Size	\$100,000 or Less	32	97.0%	\$675	47.4%		5	83.3%	89.3%	\$68	8.3%	29.9%	27	100.0%	95.4%	\$607	100.0%	53.4%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.1%	\$0	0.0%	24.6%	0	0.0%	2.6%	\$0	0.0%	17.5%	
	\$250,001 - \$1 Million	1	3.0%	\$750	52.6%		1	16.7%	3.6%	\$750	91.7%	45.5%	0	0.0%	2.0%	\$0	0.0%	29.1%	
	Total	33	100.0%	\$1,425	100.0%		6	100.0%	100.0%	\$818	100.0%	100.0%	27	100.0%	100.0%	\$607	100.0%	100.0%	
	Small Farm	Revenue	Total Farms																
\$1 Million or Less			0	0.0%	\$0	0.0%	91.5%	0	0.0%	33.3%	\$0	0.0%	41.9%	0	0.0%	50.0%	\$0	0.0%	12.9%
Over \$1 Million			1	100.0%	\$162	100.0%	8.5%	0	0.0%					1	100.0%				
Not Known			0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
Total		1	100.0%	\$162	100.0%	100.0%	0	0.0%					1	100.0%					
Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	50.0%	\$0	0.0%	12.9%
	\$100,001 - \$250,000	1	100.0%	\$162	100.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	1	100.0%	50.0%	\$162	100.0%	87.1%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$162	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$162	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: AL Florence

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	6.5	1,061	2.6	495	46.7	8,572	20.7
Moderate-income	7	22.6	5,426	13.1	954	17.6	7,395	17.9
Middle-income	17	54.8	25,036	60.5	2,468	9.9	8,922	21.6
Upper-income	5	16.1	9,863	23.8	534	5.4	16,497	39.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	31	100.0	41,386	100.0	4,451	10.8	41,386	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	#	%	#	%	
Low-income	1,868	708	1.6	37.9	892	47.8	268	14.3
Moderate-income	9,770	5,512	12.7	56.4	3,099	31.7	1,159	11.9
Middle-income	39,234	26,956	62.1	68.7	7,974	20.3	4,304	11.0
Upper-income	14,532	10,262	23.6	70.6	3,146	21.6	1,124	7.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	65,404	43,438	100.0	66.4	15,111	23.1	6,855	10.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	122	1.9	109	1.9	7	1.9	6	2.0
Moderate-income	1,228	19.0	1,075	18.5	78	21.3	75	24.4
Middle-income	3,528	54.5	3,189	54.9	181	49.3	158	51.5
Upper-income	1,601	24.7	1,432	24.7	101	27.5	68	22.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,479	100.0	5,805	100.0	367	100.0	307	100.0
Percentage of Total Businesses:			89.6		5.7		4.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	26	12.6	26	12.9	0	0.0	0	0.0
Middle-income	155	74.9	149	74.1	4	100.0	2	100.0
Upper-income	26	12.6	26	12.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	207	100.0	201	100.0	4	100.0	2	100.0
Percentage of Total Farms:			97.1		1.9		1.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Florence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.3%	\$0	0.0%	0.1%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	12	7.0%	\$1,237	5.7%	12.7%	6	6.5%	9.8%	\$440	3.9%	6.9%	6	7.7%	8.5%	\$797	7.5%	5.8%
	Middle	105	61.4%	\$13,085	60.0%	62.1%	58	62.4%	56.4%	\$6,299	56.3%	52.6%	47	60.3%	57.8%	\$6,786	63.9%	55.1%
	Upper	54	31.6%	\$7,487	34.3%	23.6%	29	31.2%	33.4%	\$4,447	39.8%	40.5%	25	32.1%	33.4%	\$3,040	28.6%	39.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	171	100.0%	\$21,809	100.0%	100.0%	93	100.0%	100.0%	\$11,186	100.0%	100.0%	78	100.0%	100.0%	\$10,623	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.5%	\$0	0.0%	0.2%	0	0.0%	0.8%	\$0	0.0%	0.5%
	Moderate	15	4.9%	\$2,127	5.1%	12.7%	6	3.3%	9.3%	\$1,347	5.2%	5.7%	9	7.3%	8.9%	\$780	5.1%	5.1%
	Middle	178	58.6%	\$23,384	56.6%	62.1%	109	60.2%	58.2%	\$14,658	56.2%	57.1%	69	56.1%	60.4%	\$8,726	57.2%	61.4%
	Upper	111	36.5%	\$15,817	38.3%	23.6%	66	36.5%	31.9%	\$10,070	38.6%	36.9%	45	36.6%	29.9%	\$5,747	37.7%	33.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	304	100.0%	\$41,328	100.0%	100.0%	181	100.0%	100.0%	\$26,075	100.0%	100.0%	123	100.0%	100.0%	\$15,253	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.7%	\$0	0.0%	0.1%	0	0.0%	1.8%	\$0	0.0%	1.8%
	Moderate	0	0.0%	\$0	0.0%	12.7%	0	0.0%	15.2%	\$0	0.0%	12.5%	0	0.0%	15.7%	\$0	0.0%	10.4%
	Middle	14	70.0%	\$94	63.5%	62.1%	8	80.0%	66.9%	\$57	76.0%	68.0%	6	60.0%	65.3%	\$37	50.7%	68.0%
	Upper	6	30.0%	\$54	36.5%	23.6%	2	20.0%	17.2%	\$18	24.0%	19.5%	4	40.0%	17.2%	\$36	49.3%	19.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$148	100.0%	100.0%	10	100.0%	100.0%	\$75	100.0%	100.0%	10	100.0%	100.0%	\$73	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.6%	0	0.0%	22.2%	\$0	0.0%	0.9%	0	0.0%	14.3%	\$0	0.0%	19.4%
	Middle	0	0.0%	\$0	0.0%	47.6%	0	0.0%	44.4%	\$0	0.0%	34.8%	0	0.0%	60.7%	\$0	0.0%	27.6%
	Upper	0	0.0%	\$0	0.0%	39.3%	0	0.0%	33.3%	\$0	0.0%	64.3%	0	0.0%	25.0%	\$0	0.0%	52.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	0.7%	\$0	0.0%	0.3%
	Moderate	27	5.5%	\$3,364	5.3%	12.7%	12	4.2%	9.9%	\$1,787	4.8%	6.1%	15	7.1%	9.3%	\$1,577	6.1%	6.0%
	Middle	297	60.0%	\$36,563	57.8%	62.1%	175	61.6%	58.1%	\$21,014	56.3%	55.3%	122	57.8%	59.8%	\$15,549	59.9%	58.0%
	Upper	171	34.5%	\$23,358	36.9%	23.6%	97	34.2%	31.6%	\$14,535	38.9%	38.4%	74	35.1%	30.3%	\$8,823	34.0%	35.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	495	100.0%	\$63,285	100.0%	100.0%	284	100.0%	100.0%	\$37,336	100.0%	100.0%	211	100.0%	100.0%	\$25,949	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	6	1.0%	\$904	1.6%	1.9%	2	0.8%	1.1%	\$473	1.5%	0.8%	4	1.2%	1.0%	\$431	1.6%	2.0%
	Moderate	132	22.7%	\$9,149	15.8%	18.5%	55	22.7%	19.1%	\$4,783	15.4%	15.8%	77	22.7%	21.1%	\$4,366	16.3%	22.9%
	Middle	203	34.9%	\$15,413	26.6%	54.9%	86	35.5%	47.6%	\$8,581	27.6%	47.6%	117	34.5%	47.1%	\$6,832	25.5%	38.3%
	Upper	240	41.3%	\$32,406	56.0%	24.7%	99	40.9%	29.4%	\$17,246	55.5%	34.8%	141	41.6%	28.4%	\$15,160	56.6%	36.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.8%	\$0	0.0%	1.0%	0	0.0%	2.4%	\$0	0.0%	0.4%
Total	581	100.0%	\$57,872	100.0%	100.0%	242	100.0%	100.0%	\$31,083	100.0%	100.0%	339	100.0%	100.0%	\$26,789	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	35.3%	\$815	37.0%	12.9%	1	16.7%	18.6%	\$101	10.9%	32.8%	5	45.5%	23.8%	\$714	55.8%	40.1%
	Middle	11	64.7%	\$1,390	63.0%	74.1%	5	83.3%	74.4%	\$825	89.1%	53.1%	6	54.5%	68.8%	\$565	44.2%	53.6%
	Upper	0	0.0%	\$0	0.0%	12.9%	0	0.0%	7.0%	\$0	0.0%	14.0%	0	0.0%	6.3%	\$0	0.0%	6.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.3%	\$0	0.0%	0.1%
Total	17	100.0%	\$2,205	100.0%	100.0%	6	100.0%	100.0%	\$926	100.0%	100.0%	11	100.0%	100.0%	\$1,279	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AL Florence

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$(000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	
HOME PURCHASE	Low	20	11.7%	\$1,352	6.2%	20.7%	15	16.1%	11.2%	\$1,069	9.6%	6.4%	5	6.4%	11.1%	\$283	2.7%	6.0%	
	Moderate	54	31.6%	\$5,202	23.9%	17.9%	32	34.4%	25.1%	\$3,141	28.1%	18.8%	22	28.2%	19.8%	\$2,061	19.4%	14.5%	
	Middle	40	23.4%	\$4,916	22.5%	21.6%	22	23.7%	24.3%	\$2,699	24.1%	23.2%	18	23.1%	21.8%	\$2,217	20.9%	20.0%	
	Upper	57	33.3%	\$10,339	47.4%	39.9%	24	25.8%	31.4%	\$4,277	38.2%	43.8%	33	42.3%	31.2%	\$6,062	57.1%	43.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.9%	\$0	0.0%	7.9%	0	0.0%	16.1%	\$0	0.0%	15.8%	
	Total	171	100.0%	\$21,809	100.0%	100.0%	93	100.0%	100.0%	\$11,186	100.0%	100.0%	78	100.0%	100.0%	\$10,623	100.0%	100.0%	
REFINANCE	Low	26	8.6%	\$1,568	3.8%	20.7%	15	8.3%	6.7%	\$896	3.4%	3.5%	11	8.9%	6.8%	\$672	4.4%	3.5%	
	Moderate	40	13.2%	\$3,555	8.6%	17.9%	24	13.3%	16.1%	\$2,329	8.9%	11.0%	16	13.0%	14.6%	\$1,226	8.0%	9.5%	
	Middle	85	28.0%	\$9,566	23.1%	21.6%	50	27.6%	21.7%	\$5,735	22.0%	18.2%	35	28.5%	20.4%	\$3,831	25.1%	17.7%	
	Upper	146	48.0%	\$25,545	61.8%	39.9%	87	48.1%	45.3%	\$16,184	62.1%	56.6%	59	48.0%	43.2%	\$9,361	61.4%	53.2%	
	Unknown	7	2.3%	\$1,094	2.6%	0.0%	5	2.8%	10.2%	\$931	3.6%	10.7%	2	1.6%	15.2%	\$163	1.1%	16.0%	
	Total	304	100.0%	\$41,328	100.0%	100.0%	181	100.0%	100.0%	\$26,075	100.0%	100.0%	123	100.0%	100.0%	\$15,253	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	20.0%	\$16	10.8%	20.7%	1	10.0%	21.0%	\$5	6.7%	9.0%	3	30.0%	16.6%	\$11	15.1%	4.8%	
	Moderate	4	20.0%	\$21	14.2%	17.9%	2	20.0%	21.7%	\$10	13.3%	13.9%	2	20.0%	24.2%	\$11	15.1%	23.8%	
	Middle	6	30.0%	\$59	39.9%	21.6%	2	20.0%	21.7%	\$18	24.0%	18.9%	4	40.0%	26.3%	\$41	56.2%	22.8%	
	Upper	5	25.0%	\$42	28.4%	39.9%	5	50.0%	31.4%	\$42	56.0%	53.4%	0	0.0%	26.9%	\$0	0.0%	41.7%	
	Unknown	1	5.0%	\$10	6.8%	0.0%	0	0.0%	4.1%	\$0	0.0%	4.8%	1	10.0%	6.0%	\$10	13.7%	7.0%	
	Total	20	100.0%	\$148	100.0%	100.0%	10	100.0%	100.0%	\$75	100.0%	100.0%	10	100.0%	100.0%	\$73	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	50	10.1%	\$2,936	4.6%	20.7%	31	10.9%	9.1%	\$1,970	5.3%	4.4%	19	9.0%	8.9%	\$966	3.7%	4.3%	
	Moderate	98	19.8%	\$8,778	13.9%	17.9%	58	20.4%	19.5%	\$5,480	14.7%	13.4%	40	19.0%	17.0%	\$3,298	12.7%	11.2%	
	Middle	131	26.5%	\$14,541	23.0%	21.6%	74	26.1%	22.5%	\$8,452	22.6%	19.5%	57	27.0%	21.2%	\$6,089	23.5%	18.0%	
	Upper	208	42.0%	\$35,926	56.8%	39.9%	116	40.8%	39.7%	\$20,503	54.9%	50.9%	92	43.6%	37.6%	\$15,423	59.4%	47.6%	
	Unknown	8	1.6%	\$1,104	1.7%	0.0%	5	1.8%	9.2%	\$931	2.5%	11.7%	3	1.4%	15.4%	\$173	0.7%	19.0%	
	Total	495	100.0%	\$63,285	100.0%	100.0%	284	100.0%	100.0%	\$37,336	100.0%	100.0%	211	100.0%	100.0%	\$25,949	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	184	31.7%	\$13,826	23.9%	89.6%	113	46.7%	42.0%	\$7,790	25.1%	45.5%	71	20.9%	42.7%	\$6,036	22.5%	40.6%
		Over \$1 Million	132	22.7%	\$31,837	55.0%	5.7%	69	28.5%					63	18.6%				
		Total Rev. available	316	54.4%	\$45,663	78.9%	95.3%	182	75.2%					134	39.5%				
		Rev. Not Known	265	45.6%	\$12,209	21.1%	4.7%	60	24.8%					205	60.5%				
	Total	581	100.0%	\$57,872	100.0%	100.0%	242	100.0%					339	100.0%					
	Loan Size	\$100,000 or Less	469	80.7%	\$18,272	31.6%		189	78.1%	89.2%	\$9,262	29.8%	32.4%	280	82.6%	87.2%	\$9,010	33.6%	29.1%
		\$100,001 - \$250,000	58	10.0%	\$9,909	17.1%		22	9.1%	5.9%	\$3,895	12.5%	18.6%	36	10.6%	7.8%	\$6,014	22.4%	24.2%
		\$250,001 - \$1 Million	54	9.3%	\$29,691	51.3%		31	12.8%	4.9%	\$17,926	57.7%	48.9%	23	6.8%	4.9%	\$11,765	43.9%	46.6%
		Total	581	100.0%	\$57,872	100.0%		242	100.0%	100.0%	\$31,083	100.0%	100.0%	339	100.0%	100.0%	\$26,789	100.0%	100.0%
Total Farms																			
Small Farm	Revenue	\$1 Million or Less	6	35.3%	\$305	13.8%	97.1%	2	33.3%	83.7%	\$155	16.7%	48.9%	4	36.4%	80.0%	\$150	11.7%	70.4%
		Over \$1 Million	9	52.9%	\$1,865	84.6%	1.9%	3	50.0%				6	54.5%					
		Not Known	2	11.8%	\$35	1.6%	1.0%	1	16.7%				1	9.1%					
		Total	17	100.0%	\$2,205	100.0%	100.0%	6	100.0%				11	100.0%					
	Loan Size	\$100,000 or Less	10	58.8%	\$404	18.3%		3	50.0%	79.1%	\$175	18.9%	24.5%	7	63.6%	78.8%	\$229	17.9%	26.1%
\$100,001 - \$250,000		5	29.4%	\$1,001	45.4%		2	33.3%	12.8%	\$351	37.9%	31.0%	3	27.3%	12.5%	\$650	50.8%	33.1%	
\$250,001 - \$500,000		2	11.8%	\$800	36.3%		1	16.7%	8.1%	\$400	43.2%	44.5%	1	9.1%	8.8%	\$400	31.3%	40.8%	
Total		17	100.0%	\$2,205	100.0%		6	100.0%	100.0%	\$926	100.0%	100.0%	11	100.0%	100.0%	\$1,279	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: AL Gadsden

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	7.1	646	2.2	235	36.4	6,146	20.7
Moderate-income	8	28.6	5,547	18.7	1,260	22.7	5,329	18.0
Middle-income	14	50.0	16,010	54.1	1,795	11.2	6,113	20.6
Upper-income	4	14.3	7,417	25.0	341	4.6	12,032	40.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	28	100.0	29,620	100.0	3,631	12.3	29,620	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,278	485	1.6	37.9	695	54.4	98	7.7
Moderate-income	9,744	5,370	17.3	55.1	2,906	29.8	1,468	15.1
Middle-income	24,623	17,188	55.5	69.8	5,219	21.2	2,216	9.0
Upper-income	10,314	7,914	25.6	76.7	1,838	17.8	562	5.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	45,959	30,957	100.0	67.4	10,658	23.2	4,344	9.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	128	3.0	109	2.9	13	5.6	6	2.8
Moderate-income	701	16.5	614	16.2	48	20.5	39	18.1
Middle-income	2,223	52.3	2,002	52.7	106	45.3	115	53.5
Upper-income	1,196	28.2	1,074	28.3	67	28.6	55	25.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,248	100.0	3,799	100.0	234	100.0	215	100.0
Percentage of Total Businesses:			89.4		5.5		5.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	13	14.9	13	14.9	0	0.0	0	0.0
Middle-income	60	69.0	60	69.0	0	0.0	0	0.0
Upper-income	14	16.1	14	16.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	87	100.0	87	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Gadsden

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	1.2%	\$0	0.0%	0.5%	0	0.0%	1.5%	\$0	0.0%	1.0%
	Moderate	6	10.3%	\$407	4.2%	17.3%	1	4.0%	8.8%	\$123	2.9%	4.2%	5	15.2%	10.0%	\$284	5.3%	6.2%
	Middle	25	43.1%	\$2,992	31.1%	55.5%	16	64.0%	49.6%	\$2,215	51.5%	42.3%	9	27.3%	44.1%	\$777	14.6%	36.3%
	Upper	27	46.6%	\$6,222	64.7%	25.6%	8	32.0%	40.4%	\$1,966	45.7%	53.0%	19	57.6%	44.3%	\$4,256	80.0%	56.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	58	100.0%	\$9,621	100.0%	100.0%	25	100.0%	100.0%	\$4,304	100.0%	100.0%	33	100.0%	100.0%	\$5,317	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.2%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%	0.4%
	Moderate	7	6.1%	\$576	3.2%	17.3%	3	4.5%	5.7%	\$249	2.4%	4.2%	4	8.3%	7.2%	\$327	4.4%	5.1%
	Middle	49	42.6%	\$5,909	33.1%	55.5%	32	47.8%	47.3%	\$3,945	37.6%	41.4%	17	35.4%	45.9%	\$1,964	26.6%	39.5%
	Upper	59	51.3%	\$11,390	63.7%	25.6%	32	47.8%	46.8%	\$6,296	60.0%	54.4%	27	56.3%	46.1%	\$5,094	69.0%	55.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	115	100.0%	\$17,875	100.0%	100.0%	67	100.0%	100.0%	\$10,490	100.0%	100.0%	48	100.0%	100.0%	\$7,385	100.0%	100.0%
HOME IMPROVEMENT	Low	1	2.7%	\$3	1.2%	1.6%	1	7.1%	0.6%	\$3	2.7%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	6	16.2%	\$47	18.6%	17.3%	2	14.3%	7.7%	\$22	20.0%	3.5%	4	17.4%	8.5%	\$25	17.5%	6.7%
	Middle	20	54.1%	\$136	53.8%	55.5%	6	42.9%	53.5%	\$37	33.6%	42.2%	14	60.9%	65.6%	\$99	69.2%	54.1%
	Upper	10	27.0%	\$67	26.5%	25.6%	5	35.7%	38.1%	\$48	43.6%	54.4%	5	21.7%	25.4%	\$19	13.3%	39.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	37	100.0%	\$253	100.0%	100.0%	14	100.0%	100.0%	\$110	100.0%	100.0%	23	100.0%	100.0%	\$143	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	50.5%	0	0.0%	50.0%	\$0	0.0%	94.7%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	26.8%	0	0.0%	50.0%	\$0	0.0%	5.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	0.5%	\$3	0.0%	1.6%	1	0.9%	0.6%	\$3	0.0%	0.2%	0	0.0%	1.0%	\$0	0.0%	0.6%
	Moderate	19	9.0%	\$1,030	3.7%	17.3%	6	5.7%	6.8%	\$394	2.6%	4.1%	13	12.5%	8.5%	\$636	5.0%	5.5%
	Middle	94	44.8%	\$9,037	32.6%	55.5%	54	50.9%	48.4%	\$6,197	41.6%	42.1%	40	38.5%	46.8%	\$2,840	22.1%	38.9%
	Upper	96	45.7%	\$17,679	63.7%	25.6%	45	42.5%	44.3%	\$8,310	55.8%	53.6%	51	49.0%	43.7%	\$9,369	72.9%	54.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	210	100.0%	\$27,749	100.0%	100.0%	106	100.0%	100.0%	\$14,904	100.0%	100.0%	104	100.0%	100.0%	\$12,845	100.0%	100.0%
SMALL BUSINESSES	Low	24	4.8%	\$2,728	8.0%	2.9%	13	6.4%	3.4%	\$1,447	7.6%	5.7%	11	3.7%	3.2%	\$1,281	8.7%	6.3%
	Moderate	48	9.6%	\$4,715	13.9%	16.2%	17	8.4%	10.8%	\$2,551	13.3%	11.2%	31	10.4%	10.1%	\$2,164	14.6%	14.4%
	Middle	242	48.2%	\$14,697	43.3%	52.7%	106	52.2%	47.4%	\$8,809	46.0%	48.9%	136	45.5%	47.4%	\$5,888	39.9%	43.5%
	Upper	188	37.5%	\$11,796	34.8%	28.3%	67	33.0%	34.2%	\$6,357	33.2%	32.8%	121	40.5%	36.5%	\$5,439	36.8%	35.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.2%	\$0	0.0%	1.5%	0	0.0%	2.9%	\$0	0.0%	0.9%
	Total	502	100.0%	\$33,936	100.0%	100.0%	203	100.0%	100.0%	\$19,164	100.0%	100.0%	299	100.0%	100.0%	\$14,772	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	50.0%	\$490	50.2%	14.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	3	75.0%	50.0%	\$490	91.6%	54.5%
	Middle	2	33.3%	\$345	35.3%	69.0%	1	50.0%	55.6%	\$300	68.0%	70.3%	1	25.0%	20.0%	\$45	8.4%	37.6%
	Upper	1	16.7%	\$141	14.4%	16.1%	1	50.0%	44.4%	\$141	32.0%	29.7%	0	0.0%	20.0%	\$0	0.0%	7.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	10.0%	\$0	0.0%	0.1%
	Total	6	100.0%	\$976	100.0%	100.0%	2	100.0%	100.0%	\$441	100.0%	100.0%	4	100.0%	100.0%	\$535	100.0%	100.0%

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AL Gadsden

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank		Agg				
#	%	\$ (000s)	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%				
HOME PURCHASE	Low	7	12.1%	\$471	4.9%	20.7%	2	8.0%	9.2%	\$134	3.1%	4.7%	5	15.2%	9.4%	\$337	6.3%	4.8%	
	Moderate	9	15.5%	\$714	7.4%	18.0%	4	16.0%	20.9%	\$333	7.7%	15.2%	5	15.2%	19.0%	\$381	7.2%	12.7%	
	Middle	9	15.5%	\$1,031	10.7%	20.6%	4	16.0%	23.3%	\$616	14.3%	22.5%	5	15.2%	21.5%	\$415	7.8%	20.5%	
	Upper	31	53.4%	\$7,192	74.8%	40.6%	14	56.0%	36.7%	\$3,093	71.9%	47.5%	17	51.5%	34.4%	\$4,099	77.1%	45.0%	
	Unknown	2	3.4%	\$213	2.2%	0.0%	1	4.0%	9.9%	\$128	3.0%	10.2%	1	3.0%	15.7%	\$85	1.6%	16.9%	
	Total	58	100.0%	\$9,621	100.0%	100.0%	25	100.0%	100.0%	\$4,304	100.0%	100.0%	33	100.0%	100.0%	\$5,317	100.0%	100.0%	
REFINANCE	Low	4	3.5%	\$187	1.0%	20.7%	1	1.5%	4.6%	\$86	0.8%	2.3%	3	6.3%	4.0%	\$101	1.4%	1.8%	
	Moderate	16	13.9%	\$1,504	8.4%	18.0%	10	14.9%	12.6%	\$978	9.3%	9.1%	6	12.5%	11.5%	\$526	7.1%	7.8%	
	Middle	23	20.0%	\$2,475	13.8%	20.6%	15	22.4%	22.6%	\$1,601	15.3%	18.3%	8	16.7%	22.1%	\$874	11.8%	18.8%	
	Upper	71	61.7%	\$13,567	75.9%	40.6%	41	61.2%	42.5%	\$7,825	74.6%	53.0%	30	62.5%	40.4%	\$5,742	77.8%	50.0%	
	Unknown	1	0.9%	\$142	0.8%	0.0%	0	0.0%	17.6%	\$0	0.0%	17.3%	1	2.1%	22.0%	\$142	1.9%	21.5%	
	Total	115	100.0%	\$17,875	100.0%	100.0%	67	100.0%	100.0%	\$10,490	100.0%	100.0%	48	100.0%	100.0%	\$7,385	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	10.8%	\$14	5.5%	20.7%	1	7.1%	10.3%	\$5	4.5%	2.7%	3	13.0%	8.9%	\$9	6.3%	2.8%	
	Moderate	10	27.0%	\$43	17.0%	18.0%	4	28.6%	15.5%	\$21	19.1%	11.0%	6	26.1%	16.5%	\$22	15.4%	7.8%	
	Middle	10	27.0%	\$65	25.7%	20.6%	3	21.4%	18.7%	\$23	20.9%	15.8%	7	30.4%	29.0%	\$42	29.4%	34.1%	
	Upper	13	35.1%	\$131	51.8%	40.6%	6	42.9%	49.7%	\$61	55.5%	65.3%	7	30.4%	42.0%	\$70	49.0%	45.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.8%	\$0	0.0%	5.2%	0	0.0%	3.6%	\$0	0.0%	9.5%	
	Total	37	100.0%	\$253	100.0%	100.0%	14	100.0%	100.0%	\$110	100.0%	100.0%	23	100.0%	100.0%	\$143	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	15	7.1%	\$672	2.4%	20.7%	4	3.8%	6.4%	\$225	1.5%	3.0%	11	10.6%	6.5%	\$447	3.5%	3.0%	
	Moderate	35	16.7%	\$2,261	8.1%	18.0%	18	17.0%	15.5%	\$1,332	8.9%	10.8%	17	16.3%	14.9%	\$929	7.2%	9.7%	
	Middle	42	20.0%	\$3,571	12.9%	20.6%	22	20.8%	22.6%	\$2,240	15.0%	19.4%	20	19.2%	22.4%	\$1,331	10.4%	19.6%	
	Upper	115	54.8%	\$20,890	75.3%	40.6%	61	57.5%	41.0%	\$10,979	73.7%	51.2%	54	51.9%	38.1%	\$9,911	77.2%	47.7%	
	Unknown	3	1.4%	\$355	1.3%	0.0%	1	0.9%	14.5%	\$128	0.9%	15.7%	2	1.9%	18.0%	\$227	1.8%	20.0%	
	Total	210	100.0%	\$27,749	100.0%	100.0%	106	100.0%	100.0%	\$14,904	100.0%	100.0%	104	100.0%	100.0%	\$12,845	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	159	31.7%	\$12,749	37.6%	89.4%	102	50.2%	30.5%	\$7,484	39.1%	37.0%	57	19.1%	34.1%	\$5,265	35.6%	40.5%
		Over \$1 Million	76	15.1%	\$13,576	40.0%	5.5%	47	23.2%				29	9.7%					
		Total Rev. available	235	46.8%	\$26,325	77.6%	94.9%	149	73.4%				86	28.8%					
		Rev. Not Known	267	53.2%	\$7,611	22.4%	5.1%	54	26.6%				213	71.2%					
		Total	502	100.0%	\$33,936	100.0%	100.0%	203	100.0%				299	100.0%					
	Loan Size	\$100,000 or Less	441	87.8%	\$14,745	43.4%		164	80.8%	93.3%	\$7,237	37.8%	44.3%	277	92.6%	95.0%	\$7,508	50.8%	46.0%
\$100,001 - \$250,000		38	7.6%	\$6,334	18.7%		23	11.3%	3.6%	\$4,005	20.9%	15.7%	15	5.0%	3.2%	\$2,329	15.8%	16.6%	
\$250,001 - \$1 Million		23	4.6%	\$12,857	37.9%		16	7.9%	3.2%	\$7,922	41.3%	40.0%	7	2.3%	1.8%	\$4,935	33.4%	37.4%	
Total		502	100.0%	\$33,936	100.0%		203	100.0%	100.0%	\$19,164	100.0%	100.0%	299	100.0%	100.0%	\$14,772	100.0%	100.0%	
Total Farms																			
Small Farm	Revenue	\$1 Million or Less	4	66.7%	\$830	85.0%	100.0%	1	50.0%	77.8%	\$300	68.0%	70.5%	3	75.0%	80.0%	\$530	99.1%	99.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
		Total	6	100.0%	\$976	100.0%	100.0%	2	100.0%				4	100.0%					
	Loan Size	\$100,000 or Less	3	50.0%	\$100	10.2%		0	0.0%	77.8%	\$0	0.0%	12.2%	3	75.0%	80.0%	\$100	18.7%	19.7%
		\$100,001 - \$250,000	1	16.7%	\$141	14.4%		1	50.0%	11.1%	\$141	32.0%	28.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
		Total	6	100.0%	\$976	100.0%		2	100.0%	100.0%	\$441	100.0%	100.0%	4	100.0%	100.0%	\$535	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: AL Montgomery

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	10.3	5,210	6.0	2,305	44.2	18,331	21.1
Moderate-income	15	19.2	13,331	15.3	3,144	23.6	14,811	17.0
Middle-income	39	50.0	43,962	50.5	3,955	9.0	18,387	21.1
Upper-income	16	20.5	24,507	28.2	597	2.4	35,481	40.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	78	100.0	87,010	100.0	10,001	11.5	87,010	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	10,955	3,076	3.6	28.1	5,553	50.7	2,326	21.2
Moderate-income	22,062	12,427	14.4	56.3	6,893	31.2	2,742	12.4
Middle-income	66,702	44,898	51.9	67.3	15,955	23.9	5,849	8.8
Upper-income	39,113	26,167	30.2	66.9	9,839	25.2	3,107	7.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	138,832	86,568	100.0	62.4	38,240	27.5	14,024	10.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,588	10.1	1,254	9.0	167	17.7	167	20.1
Moderate-income	1,804	11.5	1,600	11.5	113	12.0	91	11.0
Middle-income	6,673	42.6	6,050	43.5	352	37.4	271	32.6
Upper-income	5,601	35.8	4,989	35.9	310	32.9	302	36.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	15,666	100.0	13,893	100.0	942	100.0	831	100.0
Percentage of Total Businesses:			88.7		6.0		5.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5	2.2	4	1.9	0	0.0	1	25.0
Moderate-income	18	8.0	16	7.4	0	0.0	2	50.0
Middle-income	147	65.0	142	65.7	4	66.7	1	25.0
Upper-income	56	24.8	54	25.0	2	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	226	100.0	216	100.0	6	100.0	4	100.0
Percentage of Total Farms:			95.6		2.7		1.8	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Montgomery

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	1	0.3%	\$73	0.1%	3.6%	0	0.0%	0.3%	\$0	0.0%	0.1%	1	0.6%	0.3%	\$73	0.3%	0.1%
	Moderate	14	3.5%	\$1,235	1.9%	14.4%	9	4.0%	4.7%	\$755	2.1%	2.5%	5	2.8%	4.3%	\$480	1.7%	2.1%
	Middle	191	47.9%	\$25,421	39.4%	51.9%	106	47.5%	47.0%	\$14,917	40.8%	41.8%	85	48.3%	50.5%	\$10,504	37.7%	44.3%
	Upper	193	48.4%	\$37,740	58.5%	30.2%	108	48.4%	47.9%	\$20,910	57.2%	55.6%	85	48.3%	44.9%	\$16,830	60.4%	53.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	399	100.0%	\$64,469	100.0%	100.0%	223	100.0%	100.0%	\$36,582	100.0%	100.0%	176	100.0%	100.0%	\$27,887	100.0%	100.0%
REFINANCE	Low	3	0.3%	\$156	0.1%	3.6%	1	0.2%	0.4%	\$28	0.0%	0.2%	2	0.5%	0.4%	\$128	0.2%	0.2%
	Moderate	49	4.9%	\$4,162	2.6%	14.4%	27	4.5%	3.1%	\$2,583	2.5%	1.7%	22	5.5%	3.7%	\$1,579	2.6%	2.2%
	Middle	477	47.7%	\$72,135	44.6%	51.9%	283	47.4%	46.6%	\$45,016	44.1%	41.6%	194	48.3%	46.7%	\$27,119	45.4%	42.2%
	Upper	470	47.0%	\$85,300	52.7%	30.2%	286	47.9%	49.9%	\$54,446	53.3%	56.6%	184	45.8%	49.2%	\$30,854	51.7%	55.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	999	100.0%	\$161,753	100.0%	100.0%	597	100.0%	100.0%	\$102,073	100.0%	100.0%	402	100.0%	100.0%	\$59,680	100.0%	100.0%
HOME IMPROVEMENT	Low	9	6.9%	\$42	3.6%	3.6%	3	4.7%	1.9%	\$12	2.3%	0.7%	6	9.0%	1.2%	\$30	4.6%	0.9%
	Moderate	15	11.5%	\$92	7.9%	14.4%	7	10.9%	9.1%	\$51	9.9%	3.8%	8	11.9%	5.0%	\$41	6.3%	4.5%
	Middle	66	50.4%	\$598	51.4%	51.9%	31	48.4%	57.6%	\$236	45.6%	50.8%	35	52.2%	77.8%	\$362	56.0%	54.5%
	Upper	41	31.3%	\$431	37.1%	30.2%	23	35.9%	31.4%	\$218	42.2%	44.7%	18	26.9%	16.0%	\$213	33.0%	40.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	131	100.0%	\$1,163	100.0%	100.0%	64	100.0%	100.0%	\$517	100.0%	100.0%	67	100.0%	100.0%	\$646	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	16.8%	0	0.0%	6.7%	\$0	0.0%	1.5%	0	0.0%	12.5%	\$0	0.0%	18.9%
	Moderate	0	0.0%	\$0	0.0%	13.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	6.3%	\$0	0.0%	1.0%
	Middle	0	0.0%	\$0	0.0%	33.3%	0	0.0%	26.7%	\$0	0.0%	10.8%	0	0.0%	37.5%	\$0	0.0%	37.9%
	Upper	0	0.0%	\$0	0.0%	36.6%	0	0.0%	66.7%	\$0	0.0%	87.7%	0	0.0%	43.8%	\$0	0.0%	42.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	0.9%	\$271	0.1%	3.6%	4	0.5%	0.4%	\$40	0.0%	0.2%	9	1.4%	0.4%	\$231	0.3%	1.2%
	Moderate	78	5.1%	\$5,489	2.4%	14.4%	43	4.9%	3.9%	\$3,389	2.4%	1.9%	35	5.4%	4.1%	\$2,100	2.4%	2.1%
	Middle	734	48.0%	\$98,154	43.2%	51.9%	420	47.5%	47.0%	\$60,169	43.2%	40.7%	314	48.7%	50.3%	\$37,985	43.1%	42.9%
	Upper	704	46.0%	\$123,471	54.3%	30.2%	417	47.2%	48.6%	\$75,574	54.3%	57.2%	287	44.5%	45.3%	\$47,897	54.3%	53.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,529	100.0%	\$227,385	100.0%	100.0%	884	100.0%	100.0%	\$139,172	100.0%	100.0%	645	100.0%	100.0%	\$88,213	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	236	15.1%	\$22,600	16.1%	9.0%	71	15.5%	11.6%	\$10,059	15.0%	18.2%	165	14.9%	12.1%	\$12,541	17.0%	16.7%
	Moderate	191	12.2%	\$17,452	12.4%	11.5%	66	14.4%	10.4%	\$7,828	11.7%	9.9%	125	11.3%	9.6%	\$9,624	13.1%	11.6%
	Middle	527	33.6%	\$39,697	28.2%	43.5%	136	29.7%	33.4%	\$18,909	28.2%	26.4%	391	35.3%	34.2%	\$20,788	28.2%	26.7%
	Upper	613	39.1%	\$60,893	43.3%	35.9%	185	40.4%	41.5%	\$30,246	45.1%	44.8%	428	38.6%	41.9%	\$30,647	41.6%	44.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.1%	\$0	0.0%	0.8%	0	0.0%	2.2%	\$0	0.0%	0.2%
Total	1,567	100.0%	\$140,642	100.0%	100.0%	458	100.0%	100.0%	\$67,042	100.0%	100.0%	1,109	100.0%	100.0%	\$73,600	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	13.3%	\$505	34.0%	7.4%	0	0.0%	8.0%	\$0	0.0%	5.4%	2	15.4%	5.4%	\$505	37.3%	14.7%
	Middle	6	40.0%	\$108	7.3%	65.7%	1	50.0%	50.0%	\$30	23.1%	68.2%	5	38.5%	53.6%	\$78	5.8%	57.4%
	Upper	7	46.7%	\$871	58.7%	25.0%	1	50.0%	34.0%	\$100	76.9%	25.6%	6	46.2%	35.7%	\$771	56.9%	27.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	8.0%	\$0	0.0%	0.7%	0	0.0%	5.4%	\$0	0.0%	0.4%
Total	15	100.0%	\$1,484	100.0%	100.0%	2	100.0%	100.0%	\$130	100.0%	100.0%	13	100.0%	100.0%	\$1,354	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AL Montgomery

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Count		Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
HOME PURCHASE	Low	56	14.0%	\$4,681	7.3%	21.1%	32	14.3%	11.6%	\$2,859	7.8%	5.9%	24	13.6%	10.2%	\$1,822	6.5%	5.2%	
	Moderate	100	25.1%	\$12,448	19.3%	17.0%	58	26.0%	22.7%	\$7,463	20.4%	16.7%	42	23.9%	21.8%	\$4,985	17.9%	16.5%	
	Middle	94	23.6%	\$13,856	21.5%	21.1%	52	23.3%	20.2%	\$7,860	21.5%	19.7%	42	23.9%	22.1%	\$5,996	21.5%	21.0%	
	Upper	147	36.8%	\$33,296	51.6%	40.8%	81	36.3%	28.3%	\$18,400	50.3%	40.1%	66	37.5%	28.3%	\$14,896	53.4%	41.0%	
	Unknown	2	0.5%	\$188	0.3%	0.0%	0	0.0%	17.2%	\$0	0.0%	17.5%	2	1.1%	17.5%	\$188	0.7%	16.3%	
	Total	399	100.0%	\$64,469	100.0%	100.0%	223	100.0%	100.0%	\$36,582	100.0%	100.0%	176	100.0%	100.0%	\$27,887	100.0%	100.0%	
REFINANCE	Low	71	7.1%	\$5,393	3.3%	21.1%	35	5.9%	4.6%	\$2,819	2.8%	2.3%	36	9.0%	4.2%	\$2,574	4.3%	2.2%	
	Moderate	147	14.7%	\$15,713	9.7%	17.0%	80	13.4%	11.9%	\$8,232	8.1%	7.9%	67	16.7%	12.2%	\$7,481	12.5%	8.2%	
	Middle	290	29.0%	\$39,065	24.2%	21.1%	176	29.5%	18.6%	\$24,216	23.7%	15.2%	114	28.4%	19.0%	\$14,849	24.9%	15.8%	
	Upper	465	46.5%	\$96,355	59.6%	40.8%	294	49.2%	40.9%	\$64,783	63.5%	50.8%	171	42.5%	38.0%	\$31,572	52.9%	46.6%	
	Unknown	26	2.6%	\$5,227	3.2%	0.0%	12	2.0%	24.0%	\$2,023	2.0%	23.9%	14	3.5%	26.7%	\$3,204	5.4%	27.3%	
	Total	999	100.0%	\$161,753	100.0%	100.0%	597	100.0%	100.0%	\$102,073	100.0%	100.0%	402	100.0%	100.0%	\$59,680	100.0%	100.0%	
HOME IMPROVEMENT	Low	31	23.7%	\$144	12.4%	21.1%	13	20.3%	15.5%	\$71	13.7%	6.2%	18	26.9%	19.6%	\$73	11.3%	6.9%	
	Moderate	33	25.2%	\$232	19.9%	17.0%	21	32.8%	26.5%	\$140	27.1%	17.3%	12	17.9%	26.4%	\$92	14.2%	17.0%	
	Middle	31	23.7%	\$278	23.9%	21.1%	15	23.4%	22.8%	\$138	26.7%	16.1%	16	23.9%	23.3%	\$140	21.7%	21.8%	
	Upper	35	26.7%	\$499	42.9%	40.8%	15	23.4%	30.6%	\$168	32.5%	50.7%	20	29.9%	25.7%	\$331	51.2%	41.8%	
	Unknown	1	0.8%	\$10	0.9%	0.0%	0	0.0%	4.6%	\$0	0.0%	9.6%	1	1.5%	5.0%	\$10	1.5%	12.4%	
	Total	131	100.0%	\$1,163	100.0%	100.0%	64	100.0%	100.0%	\$517	100.0%	100.0%	67	100.0%	100.0%	\$646	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	158	10.3%	\$10,218	4.5%	21.1%	80	9.0%	7.6%	\$5,749	4.1%	3.6%	78	12.1%	7.6%	\$4,469	5.1%	3.2%	
	Moderate	280	18.3%	\$28,393	12.5%	17.0%	159	18.0%	16.5%	\$15,835	11.4%	10.9%	121	18.8%	16.9%	\$12,558	14.2%	11.0%	
	Middle	415	27.1%	\$53,199	23.4%	21.1%	243	27.5%	19.3%	\$32,214	23.1%	16.3%	172	26.7%	20.5%	\$20,985	23.8%	17.0%	
	Upper	647	42.3%	\$130,150	57.2%	40.8%	390	44.1%	35.6%	\$83,351	59.9%	45.1%	257	39.8%	33.3%	\$46,799	53.1%	41.9%	
	Unknown	29	1.9%	\$5,425	2.4%	0.0%	12	1.4%	20.9%	\$2,023	1.5%	24.1%	17	2.6%	21.7%	\$3,402	3.9%	26.8%	
	Total	1,529	100.0%	\$227,385	100.0%	100.0%	884	100.0%	100.0%	\$139,172	100.0%	100.0%	645	100.0%	100.0%	\$88,213	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	417	26.6%	\$48,545	34.5%	88.7%	217	47.4%	36.8%	\$24,619	36.7%	45.7%	200	18.0%	39.3%	\$23,926	32.5%	42.3%
		Over \$1 Million	259	16.5%	\$62,900	44.7%	6.0%	131	28.6%				128	11.5%					
		Total Rev. available	676	43.1%	\$111,445	79.2%	94.7%	348	76.0%				328	29.5%					
	Rev. Not Known	891	56.9%	\$29,197	20.8%	5.3%	110	24.0%				781	70.4%						
	Total	1,567	100.0%	\$140,642	100.0%	100.0%	458	100.0%				1,109	100.0%						
Loan Size	\$100,000 or Less	1,276	81.4%	\$35,627	25.3%		313	68.3%	85.5%	\$13,637	20.3%	24.4%	963	86.8%	87.4%	\$21,990	29.9%	26.0%	
	\$100,001 - \$250,000	141	9.0%	\$24,869	17.7%		71	15.5%	7.3%	\$12,818	19.1%	19.3%	70	6.3%	6.4%	\$12,051	16.4%	19.4%	
	\$250,001 - \$1 Million	150	9.6%	\$80,146	57.0%		74	16.2%	7.2%	\$40,587	60.5%	56.2%	76	6.9%	6.2%	\$39,559	53.7%	54.6%	
	Total	1,567	100.0%	\$140,642	100.0%		458	100.0%	100.0%	\$67,042	100.0%	100.0%	1,109	100.0%	100.0%	\$73,600	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	8	53.3%	\$1,315	88.6%	95.6%	1	50.0%	76.0%	\$30	23.1%	94.0%	7	53.8%	71.4%	\$1,285	94.9%	95.9%
		Over \$1 Million	1	6.7%	\$100	6.7%	2.7%	1	50.0%				0	0.0%					
		Not Known	6	40.0%	\$69	4.6%	1.8%	0	0.0%				6	46.2%					
	Total	15	100.0%	\$1,484	100.0%	100.0%	2	100.0%				13	100.0%						
	Loan Size	\$100,000 or Less	12	80.0%	\$529	35.6%		2	100.0%	78.0%	\$130	100.0%	32.1%	10	76.9%	73.2%	\$399	29.5%	25.2%
\$100,001 - \$250,000	1	6.7%	\$150	10.1%		0	0.0%	18.0%	\$0	0.0%	42.8%	1	7.7%	17.9%	\$150	11.1%	36.7%		
\$250,001 - \$500,000	2	13.3%	\$805	54.2%		0	0.0%	4.0%	\$0	0.0%	25.0%	2	15.4%	8.9%	\$805	59.5%	38.0%		
Total	15	100.0%	\$1,484	100.0%		2	100.0%	100.0%	\$130	100.0%	100.0%	13	100.0%	100.0%	\$1,354	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: AL Northern AL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	16,362	18.6
Moderate-income	0	0.0	0	0.0	0	0.0	15,261	17.3
Middle-income	55	88.7	78,226	88.8	8,922	11.4	20,053	22.8
Upper-income	7	11.3	9,886	11.2	683	6.9	36,436	41.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	62	100.0	88,112	100.0	9,605	10.9	88,112	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	122,692	82,082	88.4	66.9	24,508	20.0	16,102	13.1
Upper-income	15,116	10,770	11.6	71.2	2,340	15.5	2,006	13.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	137,808	92,852	100.0	67.4	26,848	19.5	18,108	13.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	12,628	87.3	11,538	87.5	534	83.0	556	88.8
Upper-income	1,832	12.7	1,653	12.5	109	17.0	70	11.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14,460	100.0	13,191	100.0	643	100.0	626	100.0
Percentage of Total Businesses:			91.2		4.4		4.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	723	92.2	712	92.6	10	76.9	1	50.0
Upper-income	61	7.8	57	7.4	3	23.1	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	784	100.0	769	100.0	13	100.0	2	100.0
Percentage of Total Farms:			98.1		1.7		.3	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Northern AL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	200	81.0%	\$26,356	72.2%	88.4%	101	78.9%	81.7%	\$13,341	69.9%	76.4%	99	83.2%	82.4%	\$13,015	74.8%	77.7%
	Upper	47	19.0%	\$10,144	27.8%	11.6%	27	21.1%	18.3%	\$5,751	30.1%	23.6%	20	16.8%	17.6%	\$4,393	25.2%	22.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	247	100.0%	\$36,500	100.0%	100.0%	128	100.0%	100.0%	\$19,092	100.0%	100.0%	119	100.0%	100.0%	\$17,408	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	486	80.3%	\$69,069	78.8%	88.4%	286	79.9%	82.9%	\$41,342	78.3%	80.7%	200	81.0%	83.4%	\$27,727	79.4%	80.7%
	Upper	119	19.7%	\$18,633	21.2%	11.6%	72	20.1%	17.1%	\$11,453	21.7%	19.3%	47	19.0%	16.6%	\$7,180	20.6%	19.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	605	100.0%	\$87,702	100.0%	100.0%	358	100.0%	100.0%	\$52,795	100.0%	100.0%	247	100.0%	100.0%	\$34,907	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	87	82.1%	\$660	78.1%	88.4%	36	83.7%	89.1%	\$252	81.6%	86.8%	51	81.0%	88.2%	\$408	76.1%	81.7%
	Upper	19	17.9%	\$185	21.9%	11.6%	7	16.3%	10.9%	\$57	18.4%	13.2%	12	19.0%	11.8%	\$128	23.9%	18.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	106	100.0%	\$845	100.0%	100.0%	43	100.0%	100.0%	\$309	100.0%	100.0%	63	100.0%	100.0%	\$536	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	90.6%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	66.7%	\$0	0.0%	91.8%
	Upper	0	0.0%	\$0	0.0%	9.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	33.3%	\$0	0.0%	8.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	773	80.7%	\$96,085	76.8%	88.4%	423	80.0%	82.8%	\$54,935	76.1%	79.7%	350	81.6%	83.3%	\$41,150	77.9%	79.7%
	Upper	185	19.3%	\$28,962	23.2%	11.6%	106	20.0%	17.2%	\$17,261	23.9%	20.3%	79	18.4%	16.7%	\$11,701	22.1%	20.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	958	100.0%	\$125,047	100.0%	100.0%	529	100.0%	100.0%	\$72,196	100.0%	100.0%	429	100.0%	100.0%	\$52,851	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	989	80.8%	\$68,394	76.4%	87.5%	369	82.7%	78.6%	\$31,000	79.9%	78.4%	620	79.7%	79.1%	\$37,394	73.7%	71.4%
	Upper	232	19.0%	\$21,086	23.6%	12.5%	75	16.8%	15.3%	\$7,765	20.0%	18.1%	157	20.2%	16.5%	\$13,321	26.3%	26.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	3	0.2%	\$50	0.1%		2	0.4%	6.1%	\$30	0.1%	3.5%	1	0.1%	4.3%	\$20	0.0%	1.8%
Total	1,224	100.0%	\$89,530	100.0%	100.0%	446	100.0%	100.0%	\$38,795	100.0%	100.0%	778	100.0%	100.0%	\$50,735	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	25	75.8%	\$1,915	84.1%	92.6%	7	77.8%	86.6%	\$1,040	92.9%	87.4%	18	75.0%	85.2%	\$875	75.6%	85.2%
	Upper	8	24.2%	\$363	15.9%	7.4%	2	22.2%	13.4%	\$80	7.1%	12.6%	6	25.0%	14.8%	\$283	24.4%	14.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	33	100.0%	\$2,278	100.0%	100.0%	9	100.0%	100.0%	\$1,120	100.0%	100.0%	24	100.0%	100.0%	\$1,158	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AL Northern AL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison													
		Bank		Families by Family Income		2010			2011			2010			2011					
		Count	Dollar	Count	%	Count	%	Count	%	Dollar	Dollar	Dollar	Dollar	Count	%	Count	%	Dollar	Dollar	Dollar
HOME PURCHASE	Low	22	8.9%	\$1,589	4.4%	18.6%	14	10.9%	10.8%	\$1,016	5.3%	5.5%	8	6.7%	8.9%	\$573	3.3%	4.5%		
	Moderate	48	19.4%	\$3,948	10.8%	17.3%	24	18.8%	26.3%	\$2,044	10.7%	19.0%	24	20.2%	21.5%	\$1,904	10.9%	15.6%		
	Middle	63	25.5%	\$7,344	20.1%	22.8%	33	25.8%	24.7%	\$4,059	21.3%	22.6%	30	25.2%	23.3%	\$3,285	18.9%	20.5%		
	Upper	114	46.2%	\$23,619	64.7%	41.4%	57	44.5%	30.6%	\$11,973	62.7%	43.6%	57	47.9%	33.9%	\$11,646	66.9%	47.3%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.7%	\$0	0.0%	9.3%	0	0.0%	12.5%	\$0	0.0%	12.1%		
	Total	247	100.0%	\$36,500	100.0%	100.0%	128	100.0%	100.0%	\$19,092	100.0%	100.0%	119	100.0%	100.0%	\$17,408	100.0%	100.0%		
REFINANCE	Low	37	6.1%	\$2,312	2.6%	18.6%	21	5.9%	5.2%	\$1,256	2.4%	2.3%	16	6.5%	5.3%	\$1,056	3.0%	2.1%		
	Moderate	88	14.5%	\$7,551	8.6%	17.3%	51	14.2%	14.7%	\$4,395	8.3%	9.2%	37	15.0%	13.6%	\$3,156	9.0%	8.1%		
	Middle	138	22.8%	\$16,018	18.3%	22.8%	72	20.1%	20.4%	\$8,399	15.9%	16.5%	66	26.7%	19.7%	\$7,619	21.8%	16.0%		
	Upper	335	55.4%	\$60,656	69.2%	41.4%	210	58.7%	47.1%	\$38,141	72.2%	58.8%	125	50.6%	46.2%	\$22,515	64.5%	58.1%		
	Unknown	7	1.2%	\$1,165	1.3%	0.0%	4	1.1%	12.6%	\$604	1.1%	13.2%	3	1.2%	15.2%	\$561	1.6%	15.7%		
	Total	605	100.0%	\$87,702	100.0%	100.0%	358	100.0%	100.0%	\$52,795	100.0%	100.0%	247	100.0%	100.0%	\$34,907	100.0%	100.0%		
HOME IMPROVEMENT	Low	14	13.2%	\$56	6.6%	18.6%	9	20.9%	16.1%	\$34	11.0%	4.4%	5	7.9%	11.8%	\$22	4.1%	2.6%		
	Moderate	24	22.6%	\$135	16.0%	17.3%	8	18.6%	23.8%	\$41	13.3%	15.4%	16	25.4%	22.8%	\$94	17.5%	14.8%		
	Middle	23	21.7%	\$129	15.3%	22.8%	8	18.6%	20.3%	\$45	14.6%	18.6%	15	23.8%	24.5%	\$84	15.7%	23.2%		
	Upper	40	37.7%	\$491	58.1%	41.4%	16	37.2%	37.1%	\$179	57.9%	58.7%	24	38.1%	37.1%	\$312	58.2%	53.9%		
	Unknown	5	4.7%	\$34	4.0%	0.0%	2	4.7%	2.7%	\$10	3.2%	2.8%	3	4.8%	3.8%	\$24	4.5%	5.6%		
	Total	106	100.0%	\$845	100.0%	100.0%	43	100.0%	100.0%	\$309	100.0%	100.0%	63	100.0%	100.0%	\$536	100.0%	100.0%		
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Middle	0	0.0%	\$0	0.0%	22.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
HMDA TOTALS	Low	73	7.6%	\$3,957	3.2%	18.6%	44	8.3%	7.5%	\$2,306	3.2%	3.3%	29	6.8%	6.9%	\$1,651	3.1%	2.9%		
	Moderate	160	16.7%	\$11,634	9.3%	17.3%	83	15.7%	18.9%	\$6,480	9.0%	12.1%	77	17.9%	17.0%	\$5,154	9.8%	10.7%		
	Middle	224	23.4%	\$23,491	18.8%	22.8%	113	21.4%	21.8%	\$12,503	17.3%	18.2%	111	25.9%	21.3%	\$10,988	20.8%	17.6%		
	Upper	489	51.0%	\$84,766	67.8%	41.4%	283	53.5%	41.2%	\$50,293	69.7%	54.1%	206	48.0%	41.1%	\$34,473	65.2%	54.2%		
	Unknown	12	1.3%	\$1,199	1.0%	0.0%	6	1.1%	10.6%	\$614	0.9%	12.3%	6	1.4%	13.7%	\$585	1.1%	14.5%		
	Total	958	100.0%	\$125,047	100.0%	100.0%	529	100.0%	100.0%	\$72,196	100.0%	100.0%	429	100.0%	100.0%	\$52,851	100.0%	100.0%		
Small Business	Revenue	Total Businesses																		
		\$1 Million or Less	321	26.2%	\$27,105	30.3%	91.2%	195	43.7%	36.0%	\$14,633	37.7%	41.8%	126	16.2%	33.0%	\$12,472	24.6%	31.0%	
		Over \$1 Million	176	14.4%	\$41,873	46.8%	4.4%	85	19.1%					91	11.7%					
		Total Rev. available	497	40.6%	\$68,978	77.1%	95.6%	280	62.8%					217	27.9%					
		Rev. Not Known	727	59.4%	\$20,552	23.0%	4.3%	166	37.2%					561	72.1%					
	Total	1,224	100.0%	\$89,530	100.0%	100.0%	446	100.0%	100.0%				778	100.0%						
	Loan Size	\$100,000 or Less	1,074	87.7%	\$32,466	36.3%		377	84.5%	92.6%	\$14,957	38.6%	39.5%	697	89.6%	93.6%	\$17,509	34.5%	34.7%	
		\$100,001 - \$250,000	68	5.6%	\$12,209	13.6%		36	8.1%	4.3%	\$6,384	16.5%	19.9%	32	4.1%	2.6%	\$5,825	11.5%	11.9%	
		\$250,001 - \$1 Million	82	6.7%	\$44,855	50.1%		33	7.4%	3.1%	\$17,454	45.0%	40.6%	49	6.3%	3.8%	\$27,401	54.0%	53.4%	
		Total	1,224	100.0%	\$89,530	100.0%		446	100.0%	100.0%	\$38,795	100.0%	100.0%	778	100.0%	100.0%	\$50,735	100.0%	100.0%	
Total		1,224	100.0%	\$89,530	100.0%		446	100.0%	100.0%	\$38,795	100.0%	100.0%	778	100.0%	100.0%	\$50,735	100.0%	100.0%		
Small Farm	Revenue	Total Farms																		
		\$1 Million or Less	17	51.5%	\$1,370	60.1%	98.1%	5	55.6%	74.4%	\$570	50.9%	75.5%	12	50.0%	70.5%	\$800	69.1%	82.2%	
		Over \$1 Million	5	15.2%	\$624	27.4%	1.7%	4	44.4%					1	4.2%					
		Not Known	11	33.3%	\$284	12.5%	0.3%	0	0.0%					11	45.8%					
	Total	33	100.0%	\$2,278	100.0%	100.0%	9	100.0%					24	100.0%						
	Loan Size	\$100,000 or Less	30	90.9%	\$1,278	56.1%		7	77.8%	91.5%	\$370	33.0%	46.9%	23	95.8%	95.5%	\$908	78.4%	77.4%	
		\$100,001 - \$250,000	1	3.0%	\$250	11.0%		0	0.0%	6.1%	\$0	0.0%	29.2%	1	4.2%	4.5%	\$250	21.6%	22.6%	
		\$250,001 - \$500,000	2	6.1%	\$750	32.9%		2	22.2%	2.4%	\$750	67.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
		Total	33	100.0%	\$2,278	100.0%		9	100.0%	100.0%	\$1,120	100.0%	100.0%	24	100.0%	100.0%	\$1,158	100.0%	100.0%	
		Total	33	100.0%	\$2,278	100.0%		9	100.0%	100.0%	\$1,120	100.0%	100.0%	24	100.0%	100.0%	\$1,158	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Origination & Purchases

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Combined Demographics Report

Assessment Area: AL Southern AL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	3.6	1,819	3.4	752	41.3	15,872	29.7
Moderate-income	23	41.8	19,428	36.4	5,834	30.0	8,648	16.2
Middle-income	27	49.1	28,649	53.7	4,997	17.4	9,590	18.0
Upper-income	3	5.5	3,488	6.5	325	9.3	19,274	36.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	55	100.0	53,384	100.0	11,908	22.3	53,384	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	3,269	1,095	1.9	33.5	1,690	51.7	484	14.8
Moderate-income	34,717	20,967	36.7	60.4	7,505	21.6	6,245	18.0
Middle-income	47,481	31,243	54.7	65.8	9,260	19.5	6,978	14.7
Upper-income	5,122	3,828	6.7	74.7	777	15.2	517	10.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	90,589	57,133	100.0	63.1	19,232	21.2	14,224	15.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	321	4.2	285	4.2	23	6.4	13	3.2
Moderate-income	2,525	33.1	2,255	32.9	117	32.7	153	37.5
Middle-income	4,193	55.0	3,790	55.3	180	50.3	223	54.7
Upper-income	584	7.7	527	7.7	38	10.6	19	4.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,623	100.0	6,857	100.0	358	100.0	408	100.0
Percentage of Total Businesses:			90.0		4.7		5.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	0.7	2	0.5	1	5.0	0	0.0
Moderate-income	173	42.7	163	42.4	10	50.0	0	0.0
Middle-income	214	52.8	204	53.1	9	45.0	1	100.0
Upper-income	15	3.7	15	3.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	405	100.0	384	100.0	20	100.0	1	100.0
Percentage of Total Farms:			94.8		4.9		.2	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Southern AL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank %	Agg %	Bank \$ (000s)	Agg %	Bank %	Agg %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	24	24.5%	\$2,706	22.7%	36.7%	18	30.5%	21.9%	\$2,202	29.7%	19.3%	6	15.4%	26.0%	\$504	11.2%	21.1%
	Middle	61	62.2%	\$7,885	66.1%	54.7%	34	57.6%	61.5%	\$4,400	59.3%	63.9%	27	69.2%	58.1%	\$3,485	77.3%	60.8%
	Upper	13	13.3%	\$1,341	11.2%	6.7%	7	11.9%	13.1%	\$819	11.0%	15.4%	6	15.4%	15.2%	\$522	11.6%	17.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.3%	\$0	0.0%	1.3%	0	0.0%	0.5%	\$0	0.0%	0.3%
	Total	98	100.0%	\$11,932	100.0%	100.0%	59	100.0%	100.0%	\$7,421	100.0%	100.0%	39	100.0%	100.0%	\$4,511	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	68	27.9%	\$7,624	27.1%	36.7%	50	31.6%	28.1%	\$5,438	30.4%	27.8%	18	20.9%	27.6%	\$2,186	21.4%	26.6%
	Middle	152	62.3%	\$17,069	60.7%	54.7%	90	57.0%	57.1%	\$9,985	55.8%	58.1%	62	72.1%	57.8%	\$7,084	69.3%	58.7%
	Upper	24	9.8%	\$3,409	12.1%	6.7%	18	11.4%	14.4%	\$2,460	13.8%	13.9%	6	7.0%	14.1%	\$949	9.3%	14.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Total	244	100.0%	\$28,102	100.0%	100.0%	158	100.0%	100.0%	\$17,883	100.0%	100.0%	86	100.0%	100.0%	\$10,219	100.0%	100.0%
HOME IMPROVEMENT	Low	2	1.7%	\$6	0.7%	1.9%	2	4.0%	2.0%	\$6	1.5%	0.8%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	47	39.2%	\$370	42.7%	36.7%	16	32.0%	31.1%	\$149	38.1%	29.6%	31	44.3%	35.2%	\$221	46.4%	32.6%
	Middle	63	52.5%	\$421	48.6%	54.7%	28	56.0%	52.8%	\$217	55.5%	56.3%	35	50.0%	51.4%	\$204	42.9%	42.4%
	Upper	8	6.7%	\$70	8.1%	6.7%	4	8.0%	14.0%	\$19	4.9%	13.3%	4	5.7%	12.4%	\$51	10.7%	24.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%	0.5%
	Total	120	100.0%	\$867	100.0%	100.0%	50	100.0%	100.0%	\$391	100.0%	100.0%	70	100.0%	100.0%	\$476	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	32.9%	0	0.0%	14.3%	\$0	0.0%	12.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	58.9%	0	0.0%	85.7%	\$0	0.0%	87.4%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	5.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	0.4%	\$6	0.0%	1.9%	2	0.7%	0.4%	\$6	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	139	30.1%	\$10,700	26.2%	36.7%	84	31.5%	26.4%	\$7,789	30.3%	24.8%	55	28.2%	27.7%	\$2,911	19.1%	24.7%
	Middle	276	59.7%	\$25,375	62.0%	54.7%	152	56.9%	58.1%	\$14,602	56.8%	60.4%	124	63.6%	57.3%	\$10,773	70.8%	59.2%
	Upper	45	9.7%	\$4,820	11.8%	6.7%	29	10.9%	13.9%	\$3,298	12.8%	14.1%	16	8.2%	14.3%	\$1,522	10.0%	15.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.1%	\$0	0.0%	0.5%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Total	462	100.0%	\$40,901	100.0%	100.0%	267	100.0%	100.0%	\$25,695	100.0%	100.0%	195	100.0%	100.0%	\$15,206	100.0%	100.0%
SMALL BUSINESSES	Low	31	7.3%	\$1,250	5.1%	4.2%	10	8.6%	3.0%	\$786	8.4%	3.2%	21	6.9%	3.5%	\$464	3.1%	3.6%
	Moderate	140	33.2%	\$7,890	32.4%	32.9%	35	30.2%	30.0%	\$2,597	27.8%	33.7%	105	34.3%	32.7%	\$5,293	35.2%	24.9%
	Middle	203	48.1%	\$12,899	52.9%	55.3%	60	51.7%	49.7%	\$5,437	58.2%	49.6%	143	46.7%	46.5%	\$7,462	49.7%	55.9%
	Upper	41	9.7%	\$1,974	8.1%	7.7%	10	8.6%	9.4%	\$417	4.5%	10.8%	31	10.1%	10.8%	\$1,557	10.4%	13.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	7	1.7%	\$351	1.4%		1	0.9%	8.0%	\$100	1.1%	2.8%	6	2.0%	6.5%	\$251	1.7%	1.9%
	Total	422	100.0%	\$24,364	100.0%	100.0%	116	100.0%	100.0%	\$9,337	100.0%	100.0%	306	100.0%	100.0%	\$15,027	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	12	57.1%	\$2,649	76.5%	42.4%	8	80.0%	60.5%	\$1,911	82.8%	68.0%	4	36.4%	48.5%	\$738	64.0%	42.9%
	Middle	8	38.1%	\$778	22.5%	53.1%	2	20.0%	32.9%	\$398	17.2%	31.3%	6	54.5%	35.3%	\$380	32.9%	38.5%
	Upper	1	4.8%	\$36	1.0%	3.9%	0	0.0%	2.6%	\$0	0.0%	0.5%	1	9.1%	11.8%	\$36	3.1%	17.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.9%	\$0	0.0%	0.2%	0	0.0%	4.4%	\$0	0.0%	0.7%
	Total	21	100.0%	\$3,463	100.0%	100.0%	10	100.0%	100.0%	\$2,309	100.0%	100.0%	11	100.0%	100.0%	\$1,154	100.0%	100.0%

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AL Southern AL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011			2010			2011				
		Count	Dollar		%	Count	Dollar	Count	Dollar	Count	Dollar	Count	Dollar	Count	Dollar	Count	Dollar		
		#	%	\$ (000s)	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	
HOME PURCHASE	Low	9	9.2%	\$591	5.0%	29.7%	5	8.5%	6.6%	\$354	4.8%	3.3%	4	10.3%	8.1%	\$237	5.3%	4.0%	
	Moderate	16	16.3%	\$1,475	12.4%	16.2%	11	18.6%	23.2%	\$948	12.8%	17.5%	5	12.8%	17.2%	\$527	11.7%	13.2%	
	Middle	23	23.5%	\$2,485	20.8%	18.0%	8	13.6%	23.7%	\$992	13.4%	24.1%	15	38.5%	24.5%	\$1,493	33.1%	24.1%	
	Upper	49	50.0%	\$7,278	61.0%	36.1%	35	59.3%	38.8%	\$5,127	69.1%	47.0%	14	35.9%	33.0%	\$2,151	47.7%	45.4%	
	Unknown	1	1.0%	\$103	0.9%	0.0%	0	0.0%	7.6%	\$0	0.0%	8.1%	1	2.6%	17.2%	\$103	2.3%	13.4%	
	Total	98	100.0%	\$11,932	100.0%	100.0%	59	100.0%	100.0%	\$7,421	100.0%	100.0%	39	100.0%	100.0%	\$4,511	100.0%	100.0%	
REFINANCE	Low	10	4.1%	\$447	1.6%	29.7%	7	4.4%	5.3%	\$212	1.2%	2.1%	3	3.5%	3.6%	\$235	2.3%	1.6%	
	Moderate	27	11.1%	\$1,883	6.7%	16.2%	19	12.0%	10.7%	\$1,271	7.1%	7.3%	8	9.3%	6.9%	\$612	6.0%	4.6%	
	Middle	62	25.4%	\$5,878	20.9%	18.0%	44	27.8%	20.9%	\$4,450	24.9%	17.9%	18	20.9%	21.1%	\$1,428	14.0%	17.9%	
	Upper	143	58.6%	\$19,632	69.9%	36.1%	86	54.4%	50.7%	\$11,688	65.4%	58.5%	57	66.3%	53.9%	\$7,944	77.7%	62.2%	
	Unknown	2	0.8%	\$262	0.9%	0.0%	2	1.3%	12.4%	\$262	1.5%	14.2%	0	0.0%	14.4%	\$0	0.0%	13.7%	
	Total	244	100.0%	\$28,102	100.0%	100.0%	158	100.0%	100.0%	\$17,883	100.0%	100.0%	86	100.0%	100.0%	\$10,219	100.0%	100.0%	
HOME IMPROVEMENT	Low	18	15.0%	\$68	7.8%	29.7%	10	20.0%	16.0%	\$43	11.0%	7.7%	8	11.4%	12.4%	\$25	5.3%	4.2%	
	Moderate	28	23.3%	\$159	18.3%	16.2%	9	18.0%	18.7%	\$80	20.5%	11.1%	19	27.1%	20.3%	\$79	16.6%	7.8%	
	Middle	27	22.5%	\$141	16.3%	18.0%	9	18.0%	21.7%	\$54	13.8%	21.4%	18	25.7%	24.8%	\$87	18.3%	20.3%	
	Upper	45	37.5%	\$489	56.4%	36.1%	21	42.0%	41.0%	\$210	53.7%	56.6%	24	34.3%	37.9%	\$279	58.6%	61.5%	
	Unknown	2	1.7%	\$10	1.2%	0.0%	1	2.0%	2.7%	\$4	1.0%	3.2%	1	1.4%	4.5%	\$6	1.3%	6.2%	
	Total	120	100.0%	\$867	100.0%	100.0%	50	100.0%	100.0%	\$391	100.0%	100.0%	70	100.0%	100.0%	\$476	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	29.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	36.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	37	8.0%	\$1,106	2.7%	29.7%	22	8.2%	6.8%	\$609	2.4%	2.6%	15	7.7%	6.0%	\$497	3.3%	2.5%	
	Moderate	71	15.4%	\$3,517	8.6%	16.2%	39	14.6%	15.4%	\$2,299	8.9%	10.5%	32	16.4%	11.8%	\$1,218	8.0%	7.6%	
	Middle	112	24.2%	\$8,504	20.8%	18.0%	61	22.8%	21.8%	\$5,496	21.4%	19.7%	51	26.2%	22.6%	\$3,008	19.8%	20.1%	
	Upper	237	51.3%	\$27,399	67.0%	36.1%	142	53.2%	45.9%	\$17,025	66.3%	53.8%	95	48.7%	45.1%	\$10,374	68.2%	56.4%	
	Unknown	5	1.1%	\$375	0.9%	0.0%	3	1.1%	10.1%	\$266	1.0%	13.4%	2	1.0%	14.5%	\$109	0.7%	13.4%	
	Total	462	100.0%	\$40,901	100.0%	100.0%	267	100.0%	100.0%	\$25,695	100.0%	100.0%	195	100.0%	100.0%	\$15,206	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	130	30.8%	\$7,249	29.8%	90.0%	56	48.3%	38.5%	\$1,821	19.5%	50.6%	74	24.2%	40.7%	\$5,428	36.1%	45.5%
		Over \$1 Million	62	14.7%	\$11,118	45.6%	4.7%	32	27.6%				30	9.8%					
		Total Rev. available	192	45.5%	\$18,367	75.4%	94.7%	88	75.9%				104	34.0%					
		Rev. Not Known	230	54.5%	\$5,997	24.6%	5.4%	28	24.1%				202	66.0%					
	Total	422	100.0%	\$24,364	100.0%	100.0%	116	100.0%	100.0%				306	100.0%					
	Loan Size	\$100,000 or Less	378	89.6%	\$10,358	42.5%		98	84.5%	93.3%	\$3,738	40.0%	42.7%	280	91.5%	93.4%	\$6,620	44.1%	39.6%
		\$100,001 - \$250,000	21	5.0%	\$3,005	12.3%		9	7.8%	4.0%	\$1,100	11.8%	18.1%	12	3.9%	3.5%	\$1,905	12.7%	16.2%
		\$250,001 - \$1 Million	23	5.5%	\$11,001	45.2%		9	7.8%	2.7%	\$4,499	48.2%	39.2%	14	4.6%	3.1%	\$6,502	43.3%	44.2%
		Total	422	100.0%	\$24,364	100.0%		116	100.0%	100.0%	\$9,337	100.0%	100.0%	306	100.0%	100.0%	\$15,027	100.0%	100.0%
Total		422	100.0%	\$24,364	100.0%		116	100.0%	100.0%	\$9,337	100.0%	100.0%	306	100.0%	100.0%	\$15,027	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	13	61.9%	\$2,525	72.9%	94.8%	7	70.0%	63.2%	\$1,761	76.3%	67.6%	6	54.5%	73.5%	\$764	66.2%	77.0%
		Over \$1 Million	4	19.0%	\$899	26.0%	4.9%	3	30.0%				1	9.1%					
		Not Known	4	19.0%	\$39	1.1%	0.2%	0	0.0%				4	36.4%					
	Total	21	100.0%	\$3,463	100.0%	100.0%	10	100.0%	100.0%				11	100.0%					
	Loan Size	\$100,000 or Less	8	38.1%	\$173	5.0%		0	0.0%	78.9%	\$0	0.0%	32.1%	8	72.7%	83.8%	\$173	15.0%	38.5%
		\$100,001 - \$250,000	5	23.8%	\$797	23.0%		5	50.0%	14.5%	\$797	34.5%	36.4%	0	0.0%	7.4%	\$0	0.0%	17.2%
		\$250,001 - \$500,000	8	38.1%	\$2,493	72.0%		5	50.0%	6.6%	\$1,512	65.5%	31.5%	3	27.3%	8.8%	\$981	85.0%	44.4%
		Total	21	100.0%	\$3,463	100.0%		10	100.0%	100.0%	\$2,309	100.0%	100.0%	11	100.0%	100.0%	\$1,154	100.0%	100.0%
		Total	21	100.0%	\$3,463	100.0%		10	100.0%	100.0%	\$2,309	100.0%	100.0%	11	100.0%	100.0%	\$1,154	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: AL Tallapoosa-Talladega

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	7,010	20.7
Moderate-income	3	10.7	1,642	4.9	382	23.3	5,449	16.1
Middle-income	22	78.6	27,263	80.5	3,878	14.2	7,232	21.4
Upper-income	3	10.7	4,947	14.6	404	8.2	14,161	41.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	28	100.0	33,852	100.0	4,664	13.8	33,852	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	2,788	1,456	4.0	52.2	979	35.1	353	12.7
Middle-income	42,691	29,172	80.7	68.3	8,831	20.7	4,688	11.0
Upper-income	9,500	5,510	15.2	58.0	1,382	14.5	2,608	27.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	54,979	36,138	100.0	65.7	11,192	20.4	7,649	13.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	129	2.6	113	2.5	11	5.2	5	2.3
Middle-income	3,873	78.2	3,531	78.2	172	81.5	170	76.6
Upper-income	948	19.2	873	19.3	28	13.3	47	21.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,950	100.0	4,517	100.0	211	100.0	222	100.0
Percentage of Total Businesses:			91.3		4.3		4.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1	0.9	1	1.0	0	0.0	0	0.0
Middle-income	103	95.4	99	95.2	2	100.0	2	100.0
Upper-income	4	3.7	4	3.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	108	100.0	104	100.0	2	100.0	2	100.0
Percentage of Total Farms:			96.3		1.9		1.9	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Tallapoosa-Talladega

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	1.5%	\$25	0.2%	4.0%	0	0.0%	1.5%	\$0	0.0%	0.7%	1	2.9%	1.4%	\$25	0.3%	0.4%
	Middle	27	39.7%	\$3,837	26.1%	80.7%	12	36.4%	75.3%	\$1,404	20.5%	64.7%	15	42.9%	73.2%	\$2,433	31.0%	63.6%
	Upper	40	58.8%	\$10,830	73.7%	15.2%	21	63.6%	23.1%	\$5,442	79.5%	34.6%	19	54.3%	25.4%	\$5,388	68.7%	36.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	68	100.0%	\$14,692	100.0%	100.0%	33	100.0%	100.0%	\$6,846	100.0%	100.0%	35	100.0%	100.0%	\$7,846	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.0%	0	0.0%	0.9%	\$0	0.0%	0.5%	0	0.0%	0.7%	\$0	0.0%	0.3%
	Middle	92	68.7%	\$13,461	54.0%	80.7%	60	71.4%	69.6%	\$8,941	56.5%	59.0%	32	64.0%	69.2%	\$4,520	49.7%	58.2%
	Upper	42	31.3%	\$11,458	46.0%	15.2%	24	28.6%	29.6%	\$6,880	43.5%	40.5%	18	36.0%	30.1%	\$4,578	50.3%	41.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	134	100.0%	\$24,919	100.0%	100.0%	84	100.0%	100.0%	\$15,821	100.0%	100.0%	50	100.0%	100.0%	\$9,098	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	5.9%	\$8	3.5%	4.0%	1	5.0%	3.2%	\$3	2.6%	2.2%	1	7.1%	0.7%	\$5	4.4%	0.1%
	Middle	27	79.4%	\$194	85.1%	80.7%	15	75.0%	72.9%	\$89	77.4%	46.5%	12	85.7%	82.1%	\$105	92.9%	60.8%
	Upper	5	14.7%	\$26	11.4%	15.2%	4	20.0%	23.9%	\$23	20.0%	51.3%	1	7.1%	17.2%	\$3	2.7%	39.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	34	100.0%	\$228	100.0%	100.0%	20	100.0%	100.0%	\$115	100.0%	100.0%	14	100.0%	100.0%	\$113	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	77.7%	0	0.0%	66.7%	\$0	0.0%	40.1%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	14.5%	0	0.0%	33.3%	\$0	0.0%	59.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	1.3%	\$33	0.1%	4.0%	1	0.7%	1.2%	\$3	0.0%	0.6%	2	2.0%	0.9%	\$30	0.2%	0.4%
	Middle	146	61.9%	\$17,492	43.9%	80.7%	87	63.5%	71.7%	\$10,434	45.8%	60.6%	59	59.6%	71.4%	\$7,058	41.4%	60.7%
	Upper	87	36.9%	\$22,314	56.0%	15.2%	49	35.8%	27.1%	\$12,345	54.2%	38.8%	38	38.4%	27.6%	\$9,969	58.4%	39.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	236	100.0%	\$39,839	100.0%	100.0%	137	100.0%	100.0%	\$22,782	100.0%	100.0%	99	100.0%	100.0%	\$17,057	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	4.2%	\$1,429	5.6%	2.5%	4	6.5%	3.0%	\$890	7.0%	3.1%	4	3.1%	1.8%	\$539	4.3%	3.4%
	Middle	158	83.6%	\$22,642	89.1%	78.2%	52	83.9%	66.8%	\$11,355	88.8%	74.0%	106	83.5%	70.6%	\$11,287	89.4%	71.6%
	Upper	23	12.2%	\$1,340	5.3%	19.3%	6	9.7%	24.1%	\$542	4.2%	20.2%	17	13.4%	23.1%	\$798	6.3%	24.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.1%	\$0	0.0%	2.8%	0	0.0%	4.5%	\$0	0.0%	0.8%
	Total	189	100.0%	\$25,411	100.0%	100.0%	62	100.0%	100.0%	\$12,787	100.0%	100.0%	127	100.0%	100.0%	\$12,624	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	12.5%	\$0	0.0%	43.6%
	Middle	2	100.0%	\$43	100.0%	95.2%	0	0.0%	88.9%	\$0	0.0%	99.1%	2	100.0%	75.0%	\$43	100.0%	51.0%
	Upper	0	0.0%	\$0	0.0%	3.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	12.5%	\$0	0.0%	5.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.1%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$43	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$43	100.0%	100.0%

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AL Tallapoosa-Talladega

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count	Dollar	%	%	Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg						
														#	%	\$ (000s)	\$ %	#	%
HOME PURCHASE	Low	2	2.9%	\$84	0.6%	20.7%	1	3.0%	7.2%	\$40	0.6%	2.9%	1	2.9%	5.9%	\$44	0.6%	2.2%	
	Moderate	8	11.8%	\$598	4.1%	16.1%	2	6.1%	17.7%	\$159	2.3%	10.3%	6	17.1%	18.7%	\$439	5.6%	11.1%	
	Middle	7	10.3%	\$619	4.2%	21.4%	4	12.1%	23.7%	\$364	5.3%	19.1%	3	8.6%	18.4%	\$255	3.3%	14.2%	
	Upper	50	73.5%	\$13,063	88.9%	41.8%	26	78.8%	45.0%	\$6,283	91.8%	61.3%	24	68.6%	44.1%	\$6,780	86.4%	60.6%	
	Unknown	1	1.5%	\$328	2.2%	0.0%	0	0.0%	6.4%	\$0	0.0%	6.4%	1	2.9%	12.9%	\$328	4.2%	12.0%	
	Total	68	100.0%	\$14,692	100.0%	100.0%	33	100.0%	100.0%	\$6,846	100.0%	100.0%	35	100.0%	100.0%	\$7,846	100.0%	100.0%	
REFINANCE	Low	8	6.0%	\$307	1.2%	20.7%	5	6.0%	2.8%	\$172	1.1%	1.2%	3	6.0%	4.0%	\$135	1.5%	1.6%	
	Moderate	12	9.0%	\$1,062	4.3%	16.1%	8	9.5%	11.0%	\$783	4.9%	6.8%	4	8.0%	10.8%	\$279	3.1%	5.9%	
	Middle	20	14.9%	\$2,010	8.1%	21.4%	13	15.5%	20.0%	\$1,171	7.4%	14.8%	7	14.0%	15.1%	\$839	9.2%	10.6%	
	Upper	93	69.4%	\$21,413	85.9%	41.8%	57	67.9%	46.8%	\$13,568	85.8%	57.4%	36	72.0%	50.6%	\$7,845	86.2%	61.6%	
	Unknown	1	0.7%	\$127	0.5%	0.0%	1	1.2%	19.3%	\$127	0.8%	19.8%	0	0.0%	19.6%	\$0	0.0%	20.2%	
	Total	134	100.0%	\$24,919	100.0%	100.0%	84	100.0%	100.0%	\$15,821	100.0%	100.0%	50	100.0%	100.0%	\$9,098	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	8.8%	\$11	4.8%	20.7%	2	10.0%	9.0%	\$7	6.1%	1.6%	1	7.1%	9.3%	\$4	3.5%	2.0%	
	Moderate	9	26.5%	\$40	17.5%	16.1%	6	30.0%	18.1%	\$25	21.7%	9.7%	3	21.4%	15.9%	\$15	13.3%	5.4%	
	Middle	7	20.6%	\$49	21.5%	21.4%	4	20.0%	20.6%	\$24	20.9%	13.7%	3	21.4%	27.8%	\$25	22.1%	27.5%	
	Upper	14	41.2%	\$125	54.8%	41.8%	7	35.0%	48.4%	\$56	48.7%	68.6%	7	50.0%	42.4%	\$69	61.1%	60.8%	
	Unknown	1	2.9%	\$3	1.3%	0.0%	1	5.0%	3.9%	\$3	2.6%	6.5%	0	0.0%	4.6%	\$0	0.0%	4.3%	
	Total	34	100.0%	\$228	100.0%	100.0%	20	100.0%	100.0%	\$115	100.0%	100.0%	14	100.0%	100.0%	\$113	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	5.5%	\$402	1.0%	20.7%	8	5.8%	4.6%	\$219	1.0%	1.7%	5	5.1%	5.0%	\$183	1.1%	1.8%	
	Moderate	29	12.3%	\$1,700	4.3%	16.1%	16	11.7%	13.6%	\$967	4.2%	8.0%	13	13.1%	14.0%	\$733	4.3%	7.6%	
	Middle	34	14.4%	\$2,678	6.7%	21.4%	21	15.3%	21.3%	\$1,559	6.8%	16.1%	13	13.1%	17.0%	\$1,119	6.6%	12.0%	
	Upper	157	66.5%	\$34,601	86.9%	41.8%	90	65.7%	46.2%	\$19,907	87.4%	58.6%	67	67.7%	47.7%	\$14,694	86.1%	60.3%	
	Unknown	3	1.3%	\$458	1.1%	0.0%	2	1.5%	14.2%	\$130	0.6%	15.5%	1	1.0%	16.4%	\$328	1.9%	18.2%	
	Total	236	100.0%	\$39,839	100.0%	100.0%	137	100.0%	100.0%	\$22,782	100.0%	100.0%	99	100.0%	100.0%	\$17,057	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	54	28.6%	\$5,971	23.5%	91.3%	29	46.8%	32.4%	\$3,160	24.7%	37.3%	25	19.7%	37.4%	\$2,811	22.3%	29.2%
		Over \$1 Million	40	21.2%	\$15,622	61.5%	4.3%	22	35.5%					18	14.2%				
		Total Rev. available	94	49.8%	\$21,593	85.0%	95.6%	51	82.3%					43	33.9%				
		Rev. Not Known	95	50.3%	\$3,818	15.0%	4.5%	11	17.7%					84	66.1%				
	Total	189	100.0%	\$25,411	100.0%	100.0%	62	100.0%					127	100.0%					
Loan Size	\$100,000 or Less	141	74.6%	\$4,032	15.9%		38	61.3%	92.1%	\$1,578	12.3%	29.2%	103	81.1%	94.3%	\$2,454	19.4%	33.8%	
	\$100,001 - \$250,000	20	10.6%	\$3,705	14.6%		9	14.5%	4.1%	\$1,624	12.7%	16.9%	11	8.7%	2.4%	\$2,081	16.5%	12.0%	
	\$250,001 - \$1 Million	28	14.8%	\$17,674	69.6%		15	24.2%	3.8%	\$9,585	75.0%	54.0%	13	10.2%	3.3%	\$8,089	64.1%	54.2%	
	Total	189	100.0%	\$25,411	100.0%		62	100.0%	100.0%	\$12,787	100.0%	100.0%	127	100.0%	100.0%	\$12,624	100.0%	100.0%	
	Total Farms																		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	96.3%	0	0.0%	77.8%	\$0	0.0%	97.2%	0	0.0%	37.5%	\$0	0.0%	50.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.9%	0	0.0%					0	0.0%				
		Not Known	2	100.0%	\$43	100.0%	1.9%	0	0.0%					2	100.0%				
		Total	2	100.0%	\$43	100.0%	100.0%	0	0.0%					2	100.0%				
	Loan Size	\$100,000 or Less	2	100.0%	\$43	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$43	100.0%	100.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total		2	100.0%	\$43	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$43	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: AL Tuscaloosa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.2	139	0.3	68	48.9	8,393	19.9
Moderate-income	12	26.7	10,189	24.2	2,184	21.4	7,046	16.7
Middle-income	21	46.7	21,682	51.5	2,075	9.6	8,434	20.0
Upper-income	11	24.4	10,097	24.0	413	4.1	18,234	43.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	45	100.0	42,107	100.0	4,740	11.3	42,107	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	666	26	0.1	3.9	601	90.2	39	5.9
Moderate-income	20,478	7,795	19.0	38.1	10,454	51.0	2,229	10.9
Middle-income	35,167	22,156	54.1	63.0	9,588	27.3	3,423	9.7
Upper-income	15,118	10,981	26.8	72.6	2,916	19.3	1,221	8.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	71,429	40,958	100.0	57.3	23,559	33.0	6,912	9.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	131	1.7	105	1.5	17	3.7	9	2.6
Moderate-income	2,237	29.2	1,936	28.3	173	37.4	128	37.4
Middle-income	3,330	43.5	3,027	44.2	168	36.3	135	39.5
Upper-income	1,954	25.5	1,779	26.0	105	22.7	70	20.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,652	100.0	6,847	100.0	463	100.0	342	100.0
Percentage of Total Businesses:			89.5		6.1		4.5	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	11	11.5	10	11.0	0	0.0	1	50.0
Middle-income	68	70.8	66	72.5	1	33.3	1	50.0
Upper-income	17	17.7	15	16.5	2	66.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	96	100.0	91	100.0	3	100.0	2	100.0
Percentage of Total Farms:			94.8		3.1		2.1	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	24	12.3%	\$2,736	8.3%	19.0%	10	11.5%	10.8%	\$1,188	8.0%	7.7%	14	13.0%	11.2%	\$1,548	8.5%	7.6%
	Middle	75	38.5%	\$11,237	33.9%	54.1%	35	40.2%	49.5%	\$5,704	38.5%	45.6%	40	37.0%	48.1%	\$5,533	30.3%	43.0%
	Upper	96	49.2%	\$19,129	57.8%	26.8%	42	48.3%	39.7%	\$7,934	53.5%	46.7%	54	50.0%	40.7%	\$11,195	61.3%	49.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	195	100.0%	\$33,102	100.0%	100.0%	87	100.0%	100.0%	\$14,826	100.0%	100.0%	108	100.0%	100.0%	\$18,276	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	32	10.4%	\$2,994	5.7%	19.0%	24	12.4%	7.7%	\$2,159	6.6%	4.9%	8	6.9%	9.6%	\$835	4.2%	6.0%
	Middle	134	43.4%	\$19,473	37.2%	54.1%	78	40.4%	51.9%	\$11,650	35.9%	47.9%	56	48.3%	49.0%	\$7,823	39.5%	45.2%
	Upper	143	46.3%	\$29,814	57.0%	26.8%	91	47.2%	40.4%	\$18,680	57.5%	47.2%	52	44.8%	41.4%	\$11,134	56.3%	48.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	309	100.0%	\$52,281	100.0%	100.0%	193	100.0%	100.0%	\$32,489	100.0%	100.0%	116	100.0%	100.0%	\$19,792	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	5.7%	\$35	6.8%	19.0%	2	7.4%	12.4%	\$15	5.6%	11.1%	1	3.8%	14.2%	\$20	8.2%	10.2%
	Middle	39	73.6%	\$328	64.2%	54.1%	21	77.8%	53.4%	\$185	69.5%	39.2%	18	69.2%	57.5%	\$143	58.4%	47.6%
	Upper	11	20.8%	\$148	29.0%	26.8%	4	14.8%	34.2%	\$66	24.8%	49.8%	7	26.9%	28.3%	\$82	33.5%	42.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	53	100.0%	\$511	100.0%	100.0%	27	100.0%	100.0%	\$266	100.0%	100.0%	26	100.0%	100.0%	\$245	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	4.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	39.5%	0	0.0%	33.3%	\$0	0.0%	44.9%	0	0.0%	23.1%	\$0	0.0%	6.5%
	Middle	0	0.0%	\$0	0.0%	42.8%	0	0.0%	44.4%	\$0	0.0%	35.0%	0	0.0%	53.8%	\$0	0.0%	52.6%
	Upper	0	0.0%	\$0	0.0%	13.5%	0	0.0%	22.2%	\$0	0.0%	20.2%	0	0.0%	23.1%	\$0	0.0%	40.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	59	10.6%	\$5,765	6.7%	19.0%	36	11.7%	9.1%	\$3,362	7.1%	6.5%	23	9.2%	10.5%	\$2,403	6.3%	6.8%
	Middle	248	44.5%	\$31,038	36.1%	54.1%	134	43.6%	50.9%	\$17,539	36.9%	46.7%	114	45.6%	48.7%	\$13,499	35.2%	44.5%
	Upper	250	44.9%	\$49,091	57.2%	26.8%	137	44.6%	40.0%	\$26,680	56.1%	46.7%	113	45.2%	40.7%	\$22,411	58.5%	48.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	557	100.0%	\$85,894	100.0%	100.0%	307	100.0%	100.0%	\$47,581	100.0%	100.0%	250	100.0%	100.0%	\$38,313	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	16	2.1%	\$2,028	3.1%	1.5%	3	1.5%	2.1%	\$601	1.9%	1.7%	13	2.3%	2.5%	\$1,427	4.3%	1.8%
	Moderate	274	36.3%	\$25,511	39.1%	28.3%	73	37.4%	28.3%	\$14,185	44.6%	33.4%	201	35.9%	27.7%	\$11,326	33.9%	32.1%
	Middle	276	36.6%	\$21,290	32.6%	44.2%	71	36.4%	36.5%	\$9,483	29.8%	32.9%	205	36.6%	38.7%	\$11,807	35.4%	35.9%
	Upper	189	25.0%	\$16,393	25.1%	26.0%	48	24.6%	30.2%	\$7,559	23.7%	30.9%	141	25.2%	29.3%	\$8,834	26.5%	29.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	1.0%	0	0.0%	1.8%	\$0	0.0%	0.4%
Total	755	100.0%	\$65,222	100.0%	100.0%	195	100.0%	100.0%	\$31,828	100.0%	100.0%	560	100.0%	100.0%	\$33,394	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	25.0%	\$300	69.3%	11.0%	1	50.0%	12.9%	\$285	86.9%	16.4%	1	16.7%	7.7%	\$15	14.3%	2.0%
	Middle	3	37.5%	\$55	12.7%	72.5%	0	0.0%	61.3%	\$0	0.0%	47.4%	3	50.0%	80.8%	\$55	52.4%	95.1%
	Upper	3	37.5%	\$78	18.0%	16.5%	1	50.0%	19.4%	\$43	13.1%	35.3%	2	33.3%	11.5%	\$35	33.3%	3.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	6.5%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	8	100.0%	\$433	100.0%	100.0%	2	100.0%	100.0%	\$328	100.0%	100.0%	6	100.0%	100.0%	\$105	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank		Dollar		Count		Dollar		Dollar				
		#	%	\$(000s)	\$ %		#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	7	3.6%	\$604	1.8%	19.9%	2	2.3%	8.7%	\$203	1.4%	5.3%	5	4.6%	6.6%	\$401	2.2%	3.6%	
	Moderate	52	26.7%	\$6,236	18.8%	16.7%	25	28.7%	25.6%	\$3,160	21.3%	20.3%	27	25.0%	19.4%	\$3,076	16.8%	15.0%	
	Middle	46	23.6%	\$6,438	19.4%	20.0%	23	26.4%	24.4%	\$3,253	21.9%	22.7%	23	21.3%	20.7%	\$3,185	17.4%	18.8%	
	Upper	88	45.1%	\$19,439	58.7%	43.3%	37	42.5%	32.2%	\$8,210	55.4%	43.0%	51	47.2%	31.2%	\$11,229	61.4%	41.2%	
	Unknown	2	1.0%	\$385	1.2%	0.0%	0	0.0%	9.1%	\$0	0.0%	8.7%	2	1.9%	22.2%	\$385	2.1%	21.5%	
	Total	195	100.0%	\$33,102	100.0%	100.0%	87	100.0%	100.0%	\$14,826	100.0%	100.0%	108	100.0%	100.0%	\$18,276	100.0%	100.0%	
REFINANCE	Low	11	3.6%	\$677	1.3%	19.9%	5	2.6%	3.8%	\$260	0.8%	2.1%	6	5.2%	2.7%	\$417	2.1%	1.3%	
	Moderate	39	12.6%	\$3,897	7.5%	16.7%	30	15.5%	13.8%	\$2,864	8.8%	9.2%	9	7.8%	10.7%	\$1,033	5.2%	7.2%	
	Middle	74	23.9%	\$9,346	17.9%	20.0%	47	24.4%	19.9%	\$5,929	18.2%	16.6%	27	23.3%	18.1%	\$3,417	17.3%	14.5%	
	Upper	179	57.9%	\$37,473	71.7%	43.3%	106	54.9%	45.7%	\$22,645	69.7%	55.0%	73	62.9%	46.6%	\$14,828	74.9%	55.7%	
	Unknown	6	1.9%	\$888	1.7%	0.0%	5	2.6%	16.8%	\$791	2.4%	17.0%	1	0.9%	21.9%	\$97	0.5%	21.4%	
	Total	309	100.0%	\$52,281	100.0%	100.0%	193	100.0%	100.0%	\$32,489	100.0%	100.0%	116	100.0%	100.0%	\$19,792	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	9.4%	\$39	7.6%	19.9%	1	3.7%	11.2%	\$9	3.4%	4.2%	4	15.4%	7.1%	\$30	12.2%	2.0%	
	Moderate	11	20.8%	\$60	11.7%	16.7%	6	22.2%	16.8%	\$40	15.0%	11.1%	5	19.2%	22.8%	\$20	8.2%	18.0%	
	Middle	14	26.4%	\$98	19.2%	20.0%	7	25.9%	25.5%	\$43	16.2%	18.1%	7	26.9%	20.5%	\$55	22.4%	14.9%	
	Upper	22	41.5%	\$303	59.3%	43.3%	12	44.4%	39.1%	\$163	61.3%	55.2%	10	38.5%	39.4%	\$140	57.1%	48.5%	
	Unknown	1	1.9%	\$11	2.2%	0.0%	1	3.7%	7.5%	\$11	4.1%	11.4%	0	0.0%	10.2%	\$0	0.0%	16.6%	
	Total	53	100.0%	\$511	100.0%	100.0%	27	100.0%	100.0%	\$266	100.0%	100.0%	26	100.0%	100.0%	\$245	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	23	4.1%	\$1,320	1.5%	19.9%	8	2.6%	5.9%	\$472	1.0%	3.3%	15	6.0%	4.7%	\$848	2.2%	2.3%	
	Moderate	102	18.3%	\$10,193	11.9%	16.7%	61	19.9%	18.6%	\$6,064	12.7%	13.3%	41	16.4%	15.3%	\$4,129	10.8%	10.6%	
	Middle	134	24.1%	\$15,882	18.5%	20.0%	77	25.1%	21.8%	\$9,225	19.4%	18.7%	57	22.8%	19.4%	\$6,657	17.4%	15.8%	
	Upper	289	51.9%	\$57,215	66.6%	43.3%	155	50.5%	40.1%	\$31,018	65.2%	49.7%	134	53.6%	38.7%	\$26,197	68.4%	46.4%	
	Unknown	9	1.6%	\$1,284	1.5%	0.0%	6	2.0%	13.6%	\$802	1.7%	14.9%	3	1.2%	21.9%	\$482	1.3%	24.8%	
	Total	557	100.0%	\$85,894	100.0%	100.0%	307	100.0%	100.0%	\$47,581	100.0%	100.0%	250	100.0%	100.0%	\$38,313	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	196	26.0%	\$27,693	42.5%	89.5%	112	57.4%	43.8%	\$16,218	51.0%	50.6%	84	15.0%	41.7%	\$11,475	34.4%	42.0%
		Over \$1 Million	90	11.9%	\$26,354	40.4%	6.1%	48	24.6%				42	7.5%					
		Total Rev. available	286	37.9%	\$54,047	82.9%	95.6%	160	82.0%				126	22.5%					
		Rev. Not Known	469	62.1%	\$11,175	17.1%	4.5%	35	17.9%				434	77.5%					
		Total	755	100.0%	\$65,222	100.0%	100.0%	195	100.0%				560	100.0%					
	Loan Size	\$100,000 or Less	613	81.2%	\$14,670	22.5%		121	62.1%	83.0%	\$4,785	15.0%	23.6%	492	87.9%	88.0%	\$9,885	29.6%	28.7%
\$100,001 - \$250,000		69	9.1%	\$12,535	19.2%		34	17.4%	9.5%	\$6,059	19.0%	22.5%	35	6.3%	6.8%	\$6,476	19.4%	22.5%	
\$250,001 - \$1 Million		73	9.7%	\$38,017	58.3%		40	20.5%	7.5%	\$20,984	65.9%	53.9%	33	5.9%	5.2%	\$17,033	51.0%	48.7%	
Total		755	100.0%	\$65,222	100.0%		195	100.0%	100.0%	\$31,828	100.0%	100.0%	560	100.0%	100.0%	\$33,394	100.0%	100.0%	
Total Businesses																			
Small Farm	Revenue	\$1 Million or Less	1	12.5%	\$43	9.9%	94.8%	1	50.0%	61.3%	\$43	13.1%	60.0%	0	0.0%	34.6%	\$0	0.0%	62.7%
		Over \$1 Million	1	12.5%	\$285	65.8%	3.1%	1	50.0%				0	0.0%					
		Not Known	6	75.0%	\$105	24.2%	2.1%	0	0.0%				6	100.0%					
		Total	8	100.0%	\$433	100.0%	100.0%	2	100.0%				6	100.0%					
	Loan Size	\$100,000 or Less	7	87.5%	\$148	34.2%		1	50.0%	80.6%	\$43	13.1%	24.8%	6	100.0%	84.6%	\$105	100.0%	39.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	12.9%	\$0	0.0%	38.1%	0	0.0%	11.5%	\$0	0.0%	34.8%
\$250,001 - \$500,000		1	12.5%	\$285	65.8%		1	50.0%	6.5%	\$285	86.9%	37.1%	0	0.0%	3.8%	\$0	0.0%	26.3%	
Total	8	100.0%	\$433	100.0%		2	100.0%	100.0%	\$328	100.0%	100.0%	6	100.0%	100.0%	\$105	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: AR Fayetteville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	3.3	944	1.1	250	26.5	14,366	17.2
Moderate-income	5	8.3	3,812	4.6	746	19.6	15,057	18.0
Middle-income	44	73.3	64,130	76.9	5,244	8.2	20,101	24.1
Upper-income	9	15.0	14,553	17.4	721	5.0	33,915	40.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	60	100.0	83,439	100.0	6,961	8.3	83,439	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	3,739	200	0.3	5.3	3,327	89.0	212	5.7
Moderate-income	7,684	2,707	3.5	35.2	4,417	57.5	560	7.3
Middle-income	95,710	60,627	78.0	63.3	26,714	27.9	8,369	8.7
Upper-income	21,478	14,242	18.3	66.3	6,129	28.5	1,107	5.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	128,611	77,776	100.0	60.5	40,587	31.6	10,248	8.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	149	0.8	127	0.8	16	1.9	6	0.7
Moderate-income	1,832	10.4	1,596	10.1	117	13.6	119	13.7
Middle-income	12,127	69.0	11,003	69.5	548	63.7	576	66.3
Upper-income	3,460	19.7	3,113	19.7	179	20.8	168	19.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	17,568	100.0	15,839	100.0	860	100.0	869	100.0
	Percentage of Total Businesses:			90.2		4.9		4.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	14	3.3	14	3.4	0	0.0	0	0.0
Middle-income	376	88.3	366	88.0	4	100.0	6	100.0
Upper-income	36	8.5	36	8.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	426	100.0	416	100.0	4	100.0	6	100.0
	Percentage of Total Farms:			97.7		.9		1.4

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Fayetteville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	2	1.6%	\$210	1.1%	3.5%	0	0.0%	2.3%	\$0	0.0%	1.8%	2	2.9%	1.8%	\$210	2.2%	1.5%
	Middle	97	75.2%	\$12,368	67.6%	78.0%	47	77.0%	77.0%	\$6,059	67.6%	71.9%	50	73.5%	77.9%	\$6,309	67.5%	72.9%
	Upper	30	23.3%	\$5,722	31.3%	18.3%	14	23.0%	20.4%	\$2,898	32.4%	26.2%	16	23.5%	20.2%	\$2,824	30.2%	25.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	129	100.0%	\$18,300	100.0%	100.0%	61	100.0%	100.0%	\$8,957	100.0%	100.0%	68	100.0%	100.0%	\$9,343	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	2	1.2%	\$115	0.4%	3.5%	1	1.0%	1.8%	\$35	0.2%	1.3%	1	1.5%	2.1%	\$80	0.8%	1.5%
	Middle	115	66.5%	\$14,859	57.6%	78.0%	70	66.7%	71.8%	\$8,708	54.3%	67.6%	45	66.2%	72.5%	\$6,151	62.9%	68.4%
	Upper	56	32.4%	\$10,834	42.0%	18.3%	34	32.4%	26.1%	\$7,293	45.5%	31.0%	22	32.4%	25.3%	\$3,541	36.2%	30.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	173	100.0%	\$25,808	100.0%	100.0%	105	100.0%	100.0%	\$16,036	100.0%	100.0%	68	100.0%	100.0%	\$9,772	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	3.5%	0	0.0%	3.1%	\$0	0.0%	5.3%	0	0.0%	4.1%	\$0	0.0%	4.8%
	Middle	11	84.6%	\$75	62.5%	78.0%	5	83.3%	77.1%	\$30	54.5%	64.1%	6	85.7%	75.4%	\$45	69.2%	67.4%
	Upper	2	15.4%	\$45	37.5%	18.3%	1	16.7%	19.8%	\$25	45.5%	30.7%	1	14.3%	20.2%	\$20	30.8%	27.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$120	100.0%	100.0%	6	100.0%	100.0%	\$55	100.0%	100.0%	7	100.0%	100.0%	\$65	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	18.7%	0	0.0%	17.8%	\$0	0.0%	13.4%	0	0.0%	17.6%	\$0	0.0%	12.7%
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	20.0%	\$0	0.0%	5.7%	0	0.0%	22.1%	\$0	0.0%	24.2%
	Middle	0	0.0%	\$0	0.0%	52.6%	0	0.0%	55.6%	\$0	0.0%	78.8%	0	0.0%	51.5%	\$0	0.0%	59.8%
	Upper	0	0.0%	\$0	0.0%	15.0%	0	0.0%	6.7%	\$0	0.0%	2.1%	0	0.0%	8.8%	\$0	0.0%	3.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	0.4%	0	0.0%	0.2%	\$0	0.0%	0.7%
	Moderate	4	1.3%	\$325	0.7%	3.5%	1	0.6%	2.1%	\$35	0.1%	1.6%	3	2.1%	2.1%	\$290	1.5%	2.6%
	Middle	223	70.8%	\$27,302	61.7%	78.0%	122	70.9%	74.1%	\$14,797	59.1%	69.6%	101	70.6%	74.9%	\$12,505	65.2%	69.9%
	Upper	88	27.9%	\$16,601	37.5%	18.3%	49	28.5%	23.5%	\$10,216	40.8%	28.3%	39	27.3%	22.8%	\$6,385	33.3%	26.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	315	100.0%	\$44,228	100.0%	100.0%	172	100.0%	100.0%	\$25,048	100.0%	100.0%	143	100.0%	100.0%	\$19,180	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.6%	\$0	0.0%	0.6%	0	0.0%	0.7%	\$0	0.0%	1.0%
	Moderate	7	6.3%	\$624	3.7%	10.1%	3	10.3%	9.5%	\$77	1.7%	9.1%	4	4.9%	9.1%	\$547	4.4%	8.0%
	Middle	80	72.1%	\$12,426	73.4%	69.5%	21	72.4%	64.7%	\$3,243	72.4%	66.7%	59	72.0%	64.3%	\$9,183	73.8%	66.0%
	Upper	24	21.6%	\$3,881	22.9%	19.7%	5	17.2%	23.0%	\$1,162	25.9%	23.0%	19	23.2%	24.0%	\$2,719	21.8%	24.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	0.7%	0	0.0%	1.9%	\$0	0.0%	0.2%
Total	111	100.0%	\$16,931	100.0%	100.0%	29	100.0%	100.0%	\$4,482	100.0%	100.0%	82	100.0%	100.0%	\$12,449	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.4%	0	0.0%	0.6%	\$0	0.0%	0.2%	0	0.0%	1.7%	\$0	0.0%	2.5%
	Middle	1	100.0%	\$30	100.0%	88.0%	0	0.0%	93.0%	\$0	0.0%	92.6%	1	100.0%	90.1%	\$30	100.0%	87.3%
	Upper	0	0.0%	\$0	0.0%	8.7%	0	0.0%	5.8%	\$0	0.0%	6.9%	0	0.0%	7.6%	\$0	0.0%	10.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.2%	0	0.0%	0.5%	\$0	0.0%	0.1%
Total	1	100.0%	\$30	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$30	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AR Fayetteville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank	Agg	Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %	#			%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	11	8.5%	\$752	4.1%	17.2%	4	6.6%	10.0%	\$242	2.7%	5.2%	7	10.3%	10.5%	\$510	5.5%	5.2%	
	Moderate	31	24.0%	\$3,241	17.7%	18.0%	17	27.9%	20.4%	\$1,840	20.5%	13.9%	14	20.6%	18.8%	\$1,401	15.0%	12.5%	
	Middle	34	26.4%	\$4,285	23.4%	24.1%	16	26.2%	20.3%	\$2,197	24.5%	17.5%	18	26.5%	17.9%	\$2,088	22.3%	15.2%	
	Upper	53	41.1%	\$10,022	54.8%	40.6%	24	39.3%	37.8%	\$4,678	52.2%	48.2%	29	42.6%	36.2%	\$5,344	57.2%	48.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.6%	\$0	0.0%	15.1%	0	0.0%	16.6%	\$0	0.0%	18.4%	
	Total	129	100.0%	\$18,300	100.0%	100.0%	61	100.0%	100.0%	\$8,957	100.0%	100.0%	68	100.0%	100.0%	\$9,343	100.0%	100.0%	
REFINANCE	Low	19	11.0%	\$1,499	5.8%	17.2%	12	11.4%	5.1%	\$1,091	6.8%	2.5%	7	10.3%	5.4%	\$408	4.2%	2.5%	
	Moderate	23	13.3%	\$2,338	9.1%	18.0%	14	13.3%	11.6%	\$1,477	9.2%	7.3%	9	13.2%	11.7%	\$861	8.8%	7.2%	
	Middle	47	27.2%	\$6,294	24.4%	24.1%	32	30.5%	17.2%	\$4,458	27.8%	13.2%	15	22.1%	17.4%	\$1,836	18.8%	13.2%	
	Upper	81	46.8%	\$15,355	59.5%	40.6%	46	43.8%	50.8%	\$8,902	55.5%	61.4%	35	51.5%	49.7%	\$6,453	66.0%	60.6%	
	Unknown	3	1.7%	\$322	1.2%	0.0%	1	1.0%	15.3%	\$108	0.7%	15.5%	2	2.9%	15.8%	\$214	2.2%	16.6%	
	Total	173	100.0%	\$25,808	100.0%	100.0%	105	100.0%	100.0%	\$16,036	100.0%	100.0%	68	100.0%	100.0%	\$9,772	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	15.4%	\$7	5.8%	17.2%	1	16.7%	11.5%	\$3	5.5%	6.2%	1	14.3%	11.2%	\$4	6.2%	4.6%	
	Moderate	1	7.7%	\$5	4.2%	18.0%	0	0.0%	13.9%	\$0	0.0%	8.9%	1	14.3%	17.9%	\$5	7.7%	13.2%	
	Middle	3	23.1%	\$17	14.2%	24.1%	1	16.7%	19.3%	\$3	5.5%	11.6%	2	28.6%	22.4%	\$14	21.5%	16.2%	
	Upper	7	53.8%	\$91	75.8%	40.6%	4	66.7%	46.5%	\$49	89.1%	59.6%	3	42.9%	40.7%	\$42	64.6%	57.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.8%	\$0	0.0%	13.7%	0	0.0%	7.7%	\$0	0.0%	8.8%	
	Total	13	100.0%	\$120	100.0%	100.0%	6	100.0%	100.0%	\$55	100.0%	100.0%	7	100.0%	100.0%	\$65	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	24.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	32	10.2%	\$2,258	5.1%	17.2%	17	9.9%	7.3%	\$1,336	5.3%	3.6%	15	10.5%	7.8%	\$922	4.8%	3.6%	
	Moderate	55	17.5%	\$5,584	12.6%	18.0%	31	18.0%	15.3%	\$3,317	13.2%	9.8%	24	16.8%	15.0%	\$2,267	11.8%	9.2%	
	Middle	84	26.7%	\$10,596	24.0%	24.1%	49	28.5%	18.5%	\$6,658	26.6%	14.7%	35	24.5%	17.7%	\$3,938	20.5%	13.4%	
	Upper	141	44.8%	\$25,468	57.6%	40.6%	74	43.0%	45.1%	\$13,629	54.4%	54.6%	67	46.9%	43.2%	\$11,839	61.7%	52.3%	
	Unknown	3	1.0%	\$322	0.7%	0.0%	1	0.6%	13.8%	\$108	0.4%	17.3%	2	1.4%	16.3%	\$214	1.1%	21.5%	
	Total	315	100.0%	\$44,228	100.0%	100.0%	172	100.0%	100.0%	\$25,048	100.0%	100.0%	143	100.0%	100.0%	\$19,180	100.0%	100.0%	
Small Business	Revenue	Total Businesses					10	34.5%	55.1%	\$1,043	23.3%	71.3%	13	15.9%	60.5%	\$4,799	38.5%	74.1%	
		\$1 Million or Less	23	20.7%	\$5,842	34.5%													90.2%
		Over \$1 Million	28	25.2%	\$7,597	44.9%													4.9%
		Total Rev. available	51	45.9%	\$13,439	79.4%													95.1%
		Rev. Not Known	60	54.1%	\$3,492	20.6%													4.9%
	Total	111	100.0%	\$16,931	100.0%	100.0%	29	100.0%				82	100.0%						
	Loan Size	\$100,000 or Less	71	64.0%	\$1,738	10.3%		17	58.6%	85.1%	\$691	15.4%	23.1%	54	65.9%	85.4%	\$1,047	8.4%	22.8%
		\$100,001 - \$250,000	19	17.1%	\$3,262	19.3%		6	20.7%	7.7%	\$902	20.1%	19.7%	13	15.9%	7.6%	\$2,360	19.0%	20.6%
		\$250,001 - \$1 Million	21	18.9%	\$11,931	70.5%		6	20.7%	7.2%	\$2,889	64.5%	57.1%	15	18.3%	7.0%	\$9,042	72.6%	56.6%
		Total	111	100.0%	\$16,931	100.0%		29	100.0%	100.0%	\$4,482	100.0%	100.0%	82	100.0%	100.0%	\$12,449	100.0%	100.0%
Total Farms					0	0.0%	96.6%	\$0	0.0%	96.8%	0	0.0%	95.3%	\$0	0.0%	94.9%			
\$1 Million or Less	0	0.0%	\$0	0.0%													97.7%		
Over \$1 Million	0	0.0%	\$0	0.0%													0.9%		
Not Known	1	100.0%	\$30	100.0%													1.4%		
Total	1	100.0%	\$30	100.0%													100.0%	0	0.0%
Loan Size	\$100,000 or Less	1	100.0%	\$30	100.0%		0	0.0%	84.1%	\$0	0.0%	38.9%	1	100.0%	86.5%	\$30	100.0%	43.3%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	11.5%	\$0	0.0%	31.7%	0	0.0%	9.9%	\$0	0.0%	30.6%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.4%	\$0	0.0%	29.4%	0	0.0%	3.7%	\$0	0.0%	26.0%	
	Total	1	100.0%	\$30	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$30	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: AR Ft. Smith

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,142	16.6
Moderate-income	4	16.0	3,206	10.4	730	22.8	4,989	16.1
Middle-income	13	52.0	18,175	58.8	1,996	11.0	6,723	21.7
Upper-income	8	32.0	9,548	30.9	502	5.3	14,075	45.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	25	100.0	30,929	100.0	3,228	10.4	30,929	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	5,751	2,540	8.8	44.2	2,454	42.7	757	13.2
Middle-income	29,020	17,032	59.2	58.7	9,574	33.0	2,414	8.3
Upper-income	14,540	9,216	32.0	63.4	4,484	30.8	840	5.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	49,311	28,788	100.0	58.4	16,512	33.5	4,011	8.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,005	17.9	815	16.8	114	28.2	76	20.8
Middle-income	2,713	48.2	2,384	49.1	187	46.3	142	38.8
Upper-income	1,907	33.9	1,656	34.1	103	25.5	148	40.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,625	100.0	4,855	100.0	404	100.0	366	100.0
Percentage of Total Businesses:			86.3		7.2		6.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	3	4.8	2	3.3	0	0.0	1	100.0
Middle-income	37	58.7	35	58.3	2	100.0	0	0.0
Upper-income	23	36.5	23	38.3	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	63	100.0	60	100.0	2	100.0	1	100.0
Percentage of Total Farms:			95.2		3.2		1.6	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Ft. Smith

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	6.8%	\$328	3.5%	8.8%	2	4.7%	5.7%	\$205	3.9%	3.4%	3	10.0%	6.1%	\$123	2.9%	3.3%
	Middle	46	63.0%	\$5,489	58.1%	59.2%	28	65.1%	64.5%	\$3,026	57.6%	60.6%	18	60.0%	63.9%	\$2,463	58.7%	61.4%
	Upper	22	30.1%	\$3,631	38.4%	32.0%	13	30.2%	29.8%	\$2,023	38.5%	36.1%	9	30.0%	29.9%	\$1,608	38.3%	35.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	73	100.0%	\$9,448	100.0%	100.0%	43	100.0%	100.0%	\$5,254	100.0%	100.0%	30	100.0%	100.0%	\$4,194	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	4.2%	\$229	1.5%	8.8%	2	2.9%	3.1%	\$64	0.8%	1.6%	3	6.1%	3.6%	\$165	2.5%	1.7%
	Middle	62	52.1%	\$7,106	47.9%	59.2%	36	51.4%	56.2%	\$3,747	45.0%	51.7%	26	53.1%	55.2%	\$3,359	51.4%	49.6%
	Upper	52	43.7%	\$7,515	50.6%	32.0%	32	45.7%	40.7%	\$4,509	54.2%	46.7%	20	40.8%	41.2%	\$3,006	46.0%	48.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	119	100.0%	\$14,850	100.0%	100.0%	70	100.0%	100.0%	\$8,320	100.0%	100.0%	49	100.0%	100.0%	\$6,530	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	20.0%	\$4	9.1%	8.8%	0	0.0%	8.0%	\$0	0.0%	5.1%	1	50.0%	5.4%	\$4	36.4%	5.1%
	Middle	3	60.0%	\$33	75.0%	59.2%	3	100.0%	57.9%	\$33	100.0%	54.5%	0	0.0%	62.9%	\$0	0.0%	53.8%
	Upper	1	20.0%	\$7	15.9%	32.0%	0	0.0%	34.1%	\$0	0.0%	40.4%	1	50.0%	31.7%	\$7	63.6%	41.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$44	100.0%	100.0%	3	100.0%	100.0%	\$33	100.0%	100.0%	2	100.0%	100.0%	\$11	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.5%	0	0.0%	7.4%	\$0	0.0%	2.5%	0	0.0%	32.1%	\$0	0.0%	42.7%
	Middle	0	0.0%	\$0	0.0%	50.5%	0	0.0%	66.7%	\$0	0.0%	45.5%	0	0.0%	46.4%	\$0	0.0%	36.5%
	Upper	0	0.0%	\$0	0.0%	35.9%	0	0.0%	25.9%	\$0	0.0%	51.9%	0	0.0%	21.4%	\$0	0.0%	20.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	5.6%	\$561	2.3%	8.8%	4	3.4%	4.6%	\$269	2.0%	2.4%	7	8.6%	5.0%	\$292	2.7%	3.5%
	Middle	111	56.3%	\$12,628	51.9%	59.2%	67	57.8%	59.8%	\$6,806	50.0%	55.3%	44	54.3%	59.5%	\$5,822	54.2%	54.6%
	Upper	75	38.1%	\$11,153	45.8%	32.0%	45	38.8%	35.6%	\$6,532	48.0%	42.3%	30	37.0%	35.4%	\$4,621	43.0%	41.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	197	100.0%	\$24,342	100.0%	100.0%	116	100.0%	100.0%	\$13,607	100.0%	100.0%	81	100.0%	100.0%	\$10,735	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	37	20.1%	\$1,763	9.8%	16.8%	11	20.4%	15.1%	\$370	6.3%	18.5%	26	20.0%	15.2%	\$1,393	11.6%	14.2%
	Middle	68	37.0%	\$7,611	42.5%	49.1%	20	37.0%	45.7%	\$2,244	38.2%	48.6%	48	36.9%	47.7%	\$5,367	44.6%	50.3%
	Upper	79	42.9%	\$8,534	47.7%	34.1%	23	42.6%	37.1%	\$3,258	55.5%	32.1%	56	43.1%	35.1%	\$5,276	43.8%	35.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.1%	\$0	0.0%	0.8%	0	0.0%	1.9%	\$0	0.0%	0.4%
Total	184	100.0%	\$17,908	100.0%	100.0%	54	100.0%	100.0%	\$5,872	100.0%	100.0%	130	100.0%	100.0%	\$12,036	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.3%	0	0.0%	2.2%	\$0	0.0%	8.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	4	36.4%	\$430	31.5%	58.3%	1	25.0%	52.2%	\$45	16.3%	36.4%	3	42.9%	54.5%	\$385	35.4%	34.0%
	Upper	7	63.6%	\$933	68.5%	38.3%	3	75.0%	45.7%	\$231	83.7%	54.8%	4	57.1%	45.5%	\$702	64.6%	66.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	11	100.0%	\$1,363	100.0%	100.0%	4	100.0%	100.0%	\$276	100.0%	100.0%	7	100.0%	100.0%	\$1,087	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AR Ft. Smith

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$(000s)	\$ %	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	6	8.2%	\$487	5.2%	16.6%	4	9.3%	10.5%	\$349	6.6%	6.0%	2	6.7%	8.3%	\$138	3.3%	4.4%	
	Moderate	13	17.8%	\$1,181	12.5%	16.1%	9	20.9%	19.5%	\$898	17.1%	14.6%	4	13.3%	20.2%	\$283	6.7%	14.6%	
	Middle	15	20.5%	\$1,845	19.5%	21.7%	7	16.3%	21.6%	\$960	18.3%	19.5%	8	26.7%	19.5%	\$885	21.1%	17.6%	
	Upper	39	53.4%	\$5,935	62.8%	45.5%	23	53.5%	34.8%	\$3,047	58.0%	47.1%	16	53.3%	34.7%	\$2,888	68.9%	47.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.6%	\$0	0.0%	12.8%	0	0.0%	17.4%	\$0	0.0%	15.7%	
	Total	73	100.0%	\$9,448	100.0%	100.0%	43	100.0%	100.0%	\$5,254	100.0%	100.0%	30	100.0%	100.0%	\$4,194	100.0%	100.0%	
REFINANCE	Low	7	5.9%	\$413	2.8%	16.6%	3	4.3%	5.1%	\$120	1.4%	2.2%	4	8.2%	4.9%	\$293	4.5%	2.3%	
	Moderate	10	8.4%	\$623	4.2%	16.1%	5	7.1%	11.5%	\$321	3.9%	6.9%	5	10.2%	13.5%	\$302	4.6%	7.9%	
	Middle	17	14.3%	\$1,074	7.2%	21.7%	10	14.3%	19.2%	\$564	6.8%	14.7%	7	14.3%	16.6%	\$510	7.8%	12.0%	
	Upper	85	71.4%	\$12,740	85.8%	45.5%	52	74.3%	50.2%	\$7,315	87.9%	61.8%	33	67.3%	49.2%	\$5,425	83.1%	60.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.0%	\$0	0.0%	14.5%	0	0.0%	15.9%	\$0	0.0%	17.4%	
	Total	119	100.0%	\$14,850	100.0%	100.0%	70	100.0%	100.0%	\$8,320	100.0%	100.0%	49	100.0%	100.0%	\$6,530	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	16.6%	0	0.0%	13.0%	\$0	0.0%	5.4%	0	0.0%	9.3%	\$0	0.0%	2.8%	
	Moderate	4	80.0%	\$19	43.2%	16.1%	2	66.7%	15.4%	\$8	24.2%	8.2%	2	100.0%	19.7%	\$11	100.0%	12.4%	
	Middle	1	20.0%	\$25	56.8%	21.7%	1	33.3%	22.7%	\$25	75.8%	21.4%	0	0.0%	24.3%	\$0	0.0%	19.4%	
	Upper	0	0.0%	\$0	0.0%	45.5%	0	0.0%	41.1%	\$0	0.0%	49.9%	0	0.0%	42.9%	\$0	0.0%	58.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.7%	\$0	0.0%	15.0%	0	0.0%	3.9%	\$0	0.0%	6.7%	
	Total	5	100.0%	\$44	100.0%	100.0%	3	100.0%	100.0%	\$33	100.0%	100.0%	2	100.0%	100.0%	\$11	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	6.6%	\$900	3.7%	16.6%	7	6.0%	7.8%	\$469	3.4%	3.8%	6	7.4%	6.6%	\$431	4.0%	3.2%	
	Moderate	27	13.7%	\$1,823	7.5%	16.1%	16	13.8%	15.0%	\$1,227	9.0%	9.9%	11	13.6%	16.7%	\$596	5.6%	10.8%	
	Middle	33	16.8%	\$2,944	12.1%	21.7%	18	15.5%	20.3%	\$1,549	11.4%	16.3%	15	18.5%	18.3%	\$1,395	13.0%	14.3%	
	Upper	124	62.9%	\$18,675	76.7%	45.5%	75	64.7%	42.9%	\$10,362	76.2%	53.6%	49	60.5%	42.0%	\$8,313	77.4%	53.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.0%	\$0	0.0%	16.4%	0	0.0%	16.4%	\$0	0.0%	18.5%	
	Total	197	100.0%	\$24,342	100.0%	100.0%	116	100.0%	100.0%	\$13,607	100.0%	100.0%	81	100.0%	100.0%	\$10,735	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	57	31.0%	\$4,830	27.0%	86.3%	27	50.0%	52.1%	\$2,022	34.4%	62.7%	30	23.1%	53.8%	\$2,808	23.3%	56.8%
		Over \$1 Million	39	21.2%	\$10,179	56.8%	7.2%	12	22.2%				27	20.8%					
		Total Rev. available	96	52.2%	\$15,009	83.8%	93.5%	39	72.2%				57	43.9%					
		Rev. Not Known	88	47.8%	\$2,899	16.2%	6.5%	15	27.8%				73	56.2%					
	Total	184	100.0%	\$17,908	100.0%	100.0%	54	100.0%				130	100.0%						
	Loan Size	\$100,000 or Less	138	75.0%	\$4,083	22.8%		37	68.5%	87.4%	\$1,210	20.6%	30.9%	101	77.7%	84.3%	\$2,873	23.9%	24.6%
		\$100,001 - \$250,000	28	15.2%	\$5,137	28.7%		11	20.4%	7.6%	\$1,985	33.8%	23.7%	17	13.1%	9.5%	\$3,152	26.2%	26.2%
		\$250,001 - \$1 Million	18	9.8%	\$8,688	48.5%		6	11.1%	5.0%	\$2,677	45.6%	45.4%	12	9.2%	6.2%	\$6,011	49.9%	49.2%
		Total	184	100.0%	\$17,908	100.0%		54	100.0%	100.0%	\$5,872	100.0%	100.0%	130	100.0%	100.0%	\$12,036	100.0%	100.0%
Total Farms																			
Small Farm	Revenue	\$1 Million or Less	10	90.9%	\$1,163	85.3%	95.2%	4	100.0%	87.0%	\$276	100.0%	95.1%	6	85.7%	87.9%	\$887	81.6%	91.1%
		Over \$1 Million	1	9.1%	\$200	14.7%	3.2%	0	0.0%				1	14.3%					
		Not Known	0	0.0%	\$0	0.0%	1.6%	0	0.0%				0	0.0%					
		Total	11	100.0%	\$1,363	100.0%	100.0%	4	100.0%				7	100.0%					
	Loan Size	\$100,000 or Less	6	54.5%	\$352	25.8%		4	100.0%	71.7%	\$276	100.0%	23.9%	2	28.6%	72.7%	\$76	7.0%	23.8%
\$100,001 - \$250,000		4	36.4%	\$711	52.2%		0	0.0%	19.6%	\$0	0.0%	39.5%	4	57.1%	21.2%	\$711	65.4%	52.6%	
\$250,001 - \$500,000		1	9.1%	\$300	22.0%		0	0.0%	8.7%	\$0	0.0%	36.6%	1	14.3%	6.1%	\$300	27.6%	23.5%	
Total		11	100.0%	\$1,363	100.0%		4	100.0%	100.0%	\$276	100.0%	100.0%	7	100.0%	100.0%	\$1,087	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: AR Jonesboro

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.0	876	3.0	415	47.4	6,292	21.3
Moderate-income	2	10.0	1,641	5.6	395	24.1	5,137	17.4
Middle-income	15	75.0	22,004	74.7	2,715	12.3	6,408	21.7
Upper-income	2	10.0	4,955	16.8	316	6.4	11,639	39.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	20	100.0	29,476	100.0	3,841	13.0	29,476	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	2,193	216	0.8	9.8	1,663	75.8	314	14.3
Moderate-income	2,867	1,336	4.9	46.6	1,254	43.7	277	9.7
Middle-income	34,421	20,949	76.6	60.9	10,552	30.7	2,920	8.5
Upper-income	6,703	4,850	17.7	72.4	1,507	22.5	346	5.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	46,184	27,351	100.0	59.2	14,976	32.4	3,857	8.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	124	2.4	107	2.3	12	3.9	5	1.9
Moderate-income	244	4.7	200	4.3	22	7.2	22	8.4
Middle-income	3,754	72.5	3,349	72.7	214	69.9	191	72.9
Upper-income	1,055	20.4	953	20.7	58	19.0	44	16.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,177	100.0	4,609	100.0	306	100.0	262	100.0
Percentage of Total Businesses:			89.0		5.9		5.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	0.4	2	0.4	0	0.0	0	0.0
Moderate-income	22	4.5	19	4.0	3	27.3	0	0.0
Middle-income	392	79.5	382	79.7	7	63.6	3	100.0
Upper-income	77	15.6	76	15.9	1	9.1	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	493	100.0	479	100.0	11	100.0	3	100.0
Percentage of Total Farms:			97.2		2.2		.6	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Jonesboro

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	1.2%	\$0	0.0%	0.9%	0	0.0%	0.6%	\$0	0.0%	0.5%
	Moderate	9	5.6%	\$757	4.4%	4.9%	4	4.9%	2.6%	\$332	3.8%	1.6%	5	6.2%	2.3%	\$425	5.1%	1.0%
	Middle	109	67.3%	\$10,563	61.9%	76.6%	53	65.4%	61.6%	\$5,135	58.9%	52.8%	56	69.1%	61.0%	\$5,428	65.0%	51.4%
	Upper	44	27.2%	\$5,756	33.7%	17.7%	24	29.6%	34.6%	\$3,256	37.3%	44.6%	20	24.7%	36.0%	\$2,500	29.9%	47.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	162	100.0%	\$17,076	100.0%	100.0%	81	100.0%	100.0%	\$8,723	100.0%	100.0%	81	100.0%	100.0%	\$8,353	100.0%	100.0%
REFINANCE	Low	1	0.6%	\$89	0.5%	0.8%	1	1.1%	0.7%	\$89	0.9%	0.4%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	4	2.5%	\$254	1.5%	4.9%	2	2.1%	1.5%	\$112	1.1%	0.6%	2	3.0%	2.1%	\$142	2.1%	0.9%
	Middle	102	63.8%	\$9,328	55.5%	76.6%	63	67.0%	56.4%	\$5,989	59.6%	48.4%	39	59.1%	58.7%	\$3,339	49.4%	47.1%
	Upper	53	33.1%	\$7,139	42.5%	17.7%	28	29.8%	41.4%	\$3,864	38.4%	50.5%	25	37.9%	38.8%	\$3,275	48.5%	51.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	160	100.0%	\$16,810	100.0%	100.0%	94	100.0%	100.0%	\$10,054	100.0%	100.0%	66	100.0%	100.0%	\$6,756	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.7%	\$0	0.0%	0.9%	0	0.0%	0.4%	\$0	0.0%	0.6%
	Moderate	2	6.5%	\$19	7.0%	4.9%	2	22.2%	5.5%	\$19	26.0%	3.5%	0	0.0%	5.6%	\$0	0.0%	2.6%
	Middle	25	80.6%	\$187	69.3%	76.6%	7	77.8%	70.0%	\$54	74.0%	64.5%	18	81.8%	71.1%	\$133	67.5%	60.0%
	Upper	4	12.9%	\$64	23.7%	17.7%	0	0.0%	23.8%	\$0	0.0%	31.1%	4	18.2%	23.0%	\$64	32.5%	36.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	31	100.0%	\$270	100.0%	100.0%	9	100.0%	100.0%	\$73	100.0%	100.0%	22	100.0%	100.0%	\$197	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	23.0%	0	0.0%	11.1%	\$0	0.0%	7.7%	0	0.0%	15.4%	\$0	0.0%	3.0%
	Moderate	0	0.0%	\$0	0.0%	4.0%	0	0.0%	5.6%	\$0	0.0%	1.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	62.1%	0	0.0%	55.6%	\$0	0.0%	55.6%	0	0.0%	73.1%	\$0	0.0%	91.4%
	Upper	0	0.0%	\$0	0.0%	10.9%	0	0.0%	27.8%	\$0	0.0%	34.9%	0	0.0%	11.5%	\$0	0.0%	5.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.3%	\$89	0.3%	0.8%	1	0.5%	0.9%	\$89	0.5%	0.8%	0	0.0%	0.6%	\$0	0.0%	0.5%
	Moderate	15	4.2%	\$1,030	3.0%	4.9%	8	4.3%	2.2%	\$463	2.5%	1.1%	7	4.1%	2.4%	\$567	3.7%	1.0%
	Middle	236	66.9%	\$20,078	58.8%	76.6%	123	66.8%	59.4%	\$11,178	59.3%	50.5%	113	66.9%	60.5%	\$8,900	58.1%	51.8%
	Upper	101	28.6%	\$12,959	37.9%	17.7%	52	28.3%	37.4%	\$7,120	37.8%	47.6%	49	29.0%	36.5%	\$5,839	38.1%	46.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	353	100.0%	\$34,156	100.0%	100.0%	184	100.0%	100.0%	\$18,850	100.0%	100.0%	169	100.0%	100.0%	\$15,306	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	3	0.9%	\$34	0.1%	2.3%	0	0.0%	1.3%	\$0	0.0%	0.3%	3	1.3%	1.6%	\$34	0.2%	1.6%
	Moderate	3	0.9%	\$66	0.2%	4.3%	2	2.0%	2.6%	\$58	0.5%	1.2%	1	0.4%	1.5%	\$8	0.0%	0.6%
	Middle	207	63.1%	\$17,309	59.5%	72.7%	57	57.0%	68.1%	\$6,446	57.6%	67.5%	150	65.8%	69.5%	\$10,863	60.7%	69.7%
	Upper	115	35.1%	\$11,675	40.1%	20.7%	41	41.0%	23.0%	\$4,689	41.9%	29.7%	74	32.5%	23.1%	\$6,986	39.0%	27.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.0%	\$0	0.0%	1.3%	0	0.0%	4.3%	\$0	0.0%	0.8%
Total	328	100.0%	\$29,084	100.0%	100.0%	100	100.0%	100.0%	\$11,193	100.0%	100.0%	228	100.0%	100.0%	\$17,891	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	14	5.4%	\$3,691	7.3%	4.0%	2	1.6%	1.6%	\$725	2.9%	2.1%	12	9.1%	5.0%	\$2,966	11.6%	7.8%
	Middle	190	73.1%	\$34,061	67.6%	79.7%	93	72.7%	74.2%	\$16,423	66.0%	73.3%	97	73.5%	73.1%	\$17,638	69.1%	74.0%
	Upper	56	21.5%	\$12,660	25.1%	15.9%	33	25.8%	21.8%	\$7,729	31.1%	24.4%	23	17.4%	19.4%	\$4,931	19.3%	18.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	0.2%	0	0.0%	2.5%	\$0	0.0%	0.2%
Total	260	100.0%	\$50,412	100.0%	100.0%	128	100.0%	100.0%	\$24,877	100.0%	100.0%	132	100.0%	100.0%	\$25,535	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AR Jonesboro

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank	Agg	Dollar		Count			Dollar					
		#	%	\$(000s)	\$ %	#			%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	24	14.8%	\$1,461	8.6%	21.3%	11	13.6%	9.5%	\$618	7.1%	5.6%	13	16.0%	8.2%	\$843	10.1%	4.1%	
	Moderate	52	32.1%	\$4,658	27.3%	17.4%	22	27.2%	21.6%	\$1,993	22.8%	15.8%	30	37.0%	19.7%	\$2,665	31.9%	13.1%	
	Middle	44	27.2%	\$4,880	28.6%	21.7%	21	25.9%	20.6%	\$2,316	26.6%	19.2%	23	28.4%	18.4%	\$2,564	30.7%	16.8%	
	Upper	41	25.3%	\$5,999	35.1%	39.5%	27	33.3%	33.4%	\$3,796	43.5%	43.5%	14	17.3%	34.3%	\$2,203	26.4%	46.2%	
	Unknown	1	0.6%	\$78	0.5%	0.0%	0	0.0%	15.0%	\$0	0.0%	15.9%	1	1.2%	19.4%	\$78	0.9%	19.8%	
	Total	162	100.0%	\$17,076	100.0%	100.0%	81	100.0%	100.0%	\$8,723	100.0%	100.0%	81	100.0%	100.0%	\$8,353	100.0%	100.0%	
REFINANCE	Low	15	9.4%	\$718	4.3%	21.3%	12	12.8%	4.6%	\$592	5.9%	2.0%	3	4.5%	3.9%	\$126	1.9%	1.4%	
	Moderate	32	20.0%	\$2,207	13.1%	17.4%	18	19.1%	10.6%	\$1,417	14.1%	6.3%	14	21.2%	10.5%	\$790	11.7%	5.6%	
	Middle	50	31.3%	\$4,601	27.4%	21.7%	28	29.8%	15.7%	\$2,810	27.9%	11.7%	22	33.3%	17.0%	\$1,791	26.5%	12.2%	
	Upper	61	38.1%	\$8,380	49.9%	39.5%	36	38.3%	46.5%	\$5,235	52.1%	56.3%	25	37.9%	45.9%	\$3,145	46.6%	54.9%	
	Unknown	2	1.3%	\$904	5.4%	0.0%	0	0.0%	22.5%	\$0	0.0%	23.8%	2	3.0%	22.8%	\$904	13.4%	26.0%	
	Total	160	100.0%	\$16,810	100.0%	100.0%	94	100.0%	100.0%	\$10,054	100.0%	100.0%	66	100.0%	100.0%	\$6,756	100.0%	100.0%	
HOME IMPROVEMENT	Low	6	19.4%	\$29	10.7%	21.3%	2	22.2%	14.5%	\$9	12.3%	6.2%	4	18.2%	13.3%	\$20	10.2%	5.1%	
	Moderate	9	29.0%	\$44	16.3%	17.4%	2	22.2%	18.3%	\$14	19.2%	10.3%	7	31.8%	16.3%	\$30	15.2%	11.6%	
	Middle	7	22.6%	\$59	21.9%	21.7%	1	11.1%	17.9%	\$3	4.1%	14.6%	6	27.3%	17.8%	\$56	28.4%	13.6%	
	Upper	9	29.0%	\$138	51.1%	39.5%	4	44.4%	43.1%	\$47	64.4%	62.4%	5	22.7%	45.6%	\$91	46.2%	59.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.2%	\$0	0.0%	6.5%	0	0.0%	7.0%	\$0	0.0%	9.8%	
	Total	31	100.0%	\$270	100.0%	100.0%	9	100.0%	100.0%	\$73	100.0%	100.0%	22	100.0%	100.0%	\$197	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	45	12.7%	\$2,208	6.5%	21.3%	25	13.6%	7.3%	\$1,219	6.5%	3.5%	20	11.8%	6.3%	\$989	6.5%	2.4%	
	Moderate	93	26.3%	\$6,909	20.2%	17.4%	42	22.8%	15.7%	\$3,424	18.2%	10.1%	51	30.2%	14.8%	\$3,485	22.8%	8.4%	
	Middle	101	28.6%	\$9,540	27.9%	21.7%	50	27.2%	17.9%	\$5,129	27.2%	14.6%	51	30.2%	17.6%	\$4,411	28.8%	13.3%	
	Upper	111	31.4%	\$14,517	42.5%	39.5%	67	36.4%	40.6%	\$9,078	48.2%	50.4%	44	26.0%	40.6%	\$5,439	35.5%	48.1%	
	Unknown	3	0.8%	\$982	2.9%	0.0%	0	0.0%	18.6%	\$0	0.0%	21.5%	3	1.8%	20.8%	\$982	6.4%	27.8%	
	Total	353	100.0%	\$34,156	100.0%	100.0%	184	100.0%	100.0%	\$18,850	100.0%	100.0%	169	100.0%	100.0%	\$15,306	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	112	34.1%	\$10,422	35.8%	89.0%	48	48.0%	38.6%	\$4,515	40.3%	49.0%	64	28.1%	40.8%	\$5,907	33.0%	41.4%
		Over \$1 Million	61	18.6%	\$13,251	45.6%	5.9%	26	26.0%					35	15.4%				
		Total Rev. available	173	52.7%	\$23,673	81.4%	94.9%	74	74.0%					99	43.5%				
		Rev. Not Known	155	47.3%	\$5,411	18.6%	5.1%	26	26.0%					129	56.6%				
	Total	328	100.0%	\$29,084	100.0%	100.0%	100	100.0%	100.0%				228	100.0%					
	Loan Size	\$100,000 or Less	257	78.4%	\$7,499	25.8%		71	71.0%	87.2%	\$2,813	25.1%	28.2%	186	81.6%	88.4%	\$4,686	26.2%	25.0%
		\$100,001 - \$250,000	42	12.8%	\$6,817	23.4%		19	19.0%	7.5%	\$3,083	27.5%	21.3%	23	10.1%	5.7%	\$3,734	20.9%	17.4%
		\$250,001 - \$1 Million	29	8.8%	\$14,768	50.8%		10	10.0%	5.3%	\$5,297	47.3%	50.5%	19	8.3%	5.9%	\$9,471	52.9%	57.6%
		Total	328	100.0%	\$29,084	100.0%		100	100.0%	100.0%	\$11,193	100.0%	100.0%	228	100.0%	100.0%	\$17,891	100.0%	100.0%
Total		328	100.0%	\$29,084	100.0%		100	100.0%	100.0%	\$11,193	100.0%	100.0%	228	100.0%	100.0%	\$17,891	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	198	76.2%	\$37,062	73.5%	97.2%	117	91.4%	88.9%	\$22,301	89.6%	90.9%	81	61.4%	68.2%	\$14,761	57.8%	63.9%
		Over \$1 Million	51	19.6%	\$13,008	25.8%	2.2%	9	7.0%					42	31.8%				
		Not Known	11	4.2%	\$342	0.7%	0.6%	2	1.6%					9	6.8%				
	Total	260	100.0%	\$50,412	100.0%	100.0%	128	100.0%					132	100.0%					
	Loan Size	\$100,000 or Less	106	40.8%	\$5,029	10.0%		55	43.0%	52.0%	\$2,880	11.6%	15.5%	51	38.6%	49.2%	\$2,149	8.4%	11.9%
		\$100,001 - \$250,000	67	25.8%	\$12,078	24.0%		32	25.0%	25.0%	\$6,007	24.1%	27.5%	35	26.5%	24.4%	\$6,071	23.8%	26.7%
		\$250,001 - \$500,000	87	33.5%	\$33,305	66.1%		41	32.0%	23.0%	\$15,990	64.3%	56.9%	46	34.8%	26.4%	\$17,315	67.8%	61.4%
		Total	260	100.0%	\$50,412	100.0%		128	100.0%	100.0%	\$24,877	100.0%	100.0%	132	100.0%	100.0%	\$25,535	100.0%	100.0%
		Total	260	100.0%	\$50,412	100.0%		128	100.0%	100.0%	\$24,877	100.0%	100.0%	132	100.0%	100.0%	\$25,535	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: AR Northeast AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	15,883	19.7
Moderate-income	8	11.6	8,296	10.3	2,669	32.2	13,987	17.4
Middle-income	48	69.6	53,748	66.8	6,858	12.8	17,217	21.4
Upper-income	13	18.8	18,450	22.9	1,661	9.0	33,407	41.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	69	100.0	80,494	100.0	11,188	13.9	80,494	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	13,588	6,009	7.8	44.2	5,686	41.8	1,893	13.9
Middle-income	83,742	53,278	68.9	63.6	21,401	25.6	9,063	10.8
Upper-income	27,406	18,022	23.3	65.8	7,248	26.4	2,136	7.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	124,736	77,309	100.0	62.0	34,335	27.5	13,092	10.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,064	8.4	941	8.2	54	9.9	69	11.2
Middle-income	8,013	63.5	7,266	63.4	342	62.5	405	65.9
Upper-income	3,546	28.1	3,254	28.4	151	27.6	141	22.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12,623	100.0	11,461	100.0	547	100.0	615	100.0
Percentage of Total Businesses:			90.8		4.3		4.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	87	7.4	78	6.8	7	25.9	2	28.6
Middle-income	906	76.6	884	77.0	17	63.0	5	71.4
Upper-income	189	16.0	186	16.2	3	11.1	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,182	100.0	1,148	100.0	27	100.0	7	100.0
Percentage of Total Farms:			97.1		2.3		.6	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Northeast AR

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	1.3%	\$188	0.5%	7.8%	3	1.8%	3.0%	\$110	0.5%	1.8%	1	0.7%	3.0%	\$78	0.4%	1.8%
	Middle	171	55.0%	\$17,693	45.7%	68.9%	90	53.9%	53.8%	\$9,484	44.7%	47.5%	81	56.3%	58.1%	\$8,209	46.9%	52.3%
	Upper	136	43.7%	\$20,815	53.8%	23.3%	74	44.3%	42.9%	\$11,606	54.7%	50.6%	62	43.1%	38.8%	\$9,209	52.6%	45.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	311	100.0%	\$38,696	100.0%	100.0%	167	100.0%	100.0%	\$21,200	100.0%	100.0%	144	100.0%	100.0%	\$17,496	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	2.5%	\$672	1.8%	7.8%	3	1.3%	3.9%	\$156	0.7%	2.4%	8	4.1%	4.2%	\$516	3.1%	2.3%
	Middle	279	64.4%	\$20,565	53.7%	68.9%	152	63.9%	57.2%	\$11,112	51.5%	51.3%	127	65.1%	58.2%	\$9,453	56.4%	53.0%
	Upper	143	33.0%	\$17,067	44.6%	23.3%	83	34.9%	38.8%	\$10,288	47.7%	46.3%	60	30.8%	37.6%	\$6,779	40.5%	44.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	433	100.0%	\$38,304	100.0%	100.0%	238	100.0%	100.0%	\$21,556	100.0%	100.0%	195	100.0%	100.0%	\$16,748	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	12.0%	\$42	9.8%	7.8%	4	14.8%	14.3%	\$17	9.7%	5.7%	5	10.4%	8.0%	\$25	9.9%	3.8%
	Middle	56	74.7%	\$328	76.5%	68.9%	20	74.1%	60.7%	\$139	79.0%	60.4%	36	75.0%	68.9%	\$189	74.7%	61.1%
	Upper	10	13.3%	\$59	13.8%	23.3%	3	11.1%	25.0%	\$20	11.4%	33.9%	7	14.6%	22.8%	\$39	15.4%	34.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	75	100.0%	\$429	100.0%	100.0%	27	100.0%	100.0%	\$176	100.0%	100.0%	48	100.0%	100.0%	\$253	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	9.4%	\$0	0.0%	8.5%
	Middle	0	0.0%	\$0	0.0%	59.8%	0	0.0%	43.8%	\$0	0.0%	20.7%	0	0.0%	65.6%	\$0	0.0%	75.6%
	Upper	0	0.0%	\$0	0.0%	27.3%	0	0.0%	56.3%	\$0	0.0%	79.3%	0	0.0%	25.0%	\$0	0.0%	15.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	24	2.9%	\$902	1.2%	7.8%	10	2.3%	4.3%	\$283	0.7%	2.2%	14	3.6%	3.9%	\$619	1.8%	2.4%
	Middle	506	61.8%	\$38,586	49.8%	68.9%	262	60.6%	56.0%	\$20,735	48.3%	49.6%	244	63.0%	58.9%	\$17,851	51.7%	53.9%
	Upper	289	35.3%	\$37,941	49.0%	23.3%	160	37.0%	39.5%	\$21,914	51.0%	48.2%	129	33.3%	37.1%	\$16,027	46.5%	43.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	819	100.0%	\$77,429	100.0%	100.0%	432	100.0%	100.0%	\$42,932	100.0%	100.0%	387	100.0%	100.0%	\$34,497	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	29	6.7%	\$2,015	6.5%	8.2%	7	5.1%	5.7%	\$896	7.3%	3.0%	22	7.5%	5.4%	\$1,119	5.9%	4.6%
	Middle	261	60.6%	\$17,510	56.2%	63.4%	89	65.0%	54.3%	\$6,977	56.6%	52.4%	172	58.5%	54.7%	\$10,533	56.0%	51.4%
	Upper	133	30.9%	\$10,549	33.9%	28.4%	39	28.5%	35.5%	\$3,467	28.1%	42.0%	94	32.0%	35.5%	\$7,082	37.6%	43.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	8	1.9%	\$1,086	3.5%		2	1.5%	4.5%	\$995	8.1%	2.6%	6	2.0%	4.4%	\$91	0.5%	0.9%
Total	431	100.0%	\$31,160	100.0%	100.0%	137	100.0%	100.0%	\$12,335	100.0%	100.0%	294	100.0%	100.0%	\$18,825	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	2.0%	\$1,862	4.1%	6.8%	2	1.2%	2.1%	\$575	2.2%	1.7%	4	3.0%	1.9%	\$1,287	6.8%	3.6%
	Middle	278	90.8%	\$42,289	93.7%	77.0%	157	91.8%	79.5%	\$25,103	95.7%	87.8%	121	89.6%	84.5%	\$17,186	90.9%	87.7%
	Upper	21	6.9%	\$971	2.2%	16.2%	12	7.0%	15.6%	\$559	2.1%	10.0%	9	6.7%	12.1%	\$412	2.2%	8.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	1	0.3%	\$14	0.0%		0	0.0%	2.9%	\$0	0.0%	0.4%	1	0.7%	1.5%	\$14	0.1%	0.2%
Total	306	100.0%	\$45,136	100.0%	100.0%	171	100.0%	100.0%	\$26,237	100.0%	100.0%	135	100.0%	100.0%	\$18,899	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AR Northeast AR

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010					2011								
		Count		Dollar		#	Count		Dollar		#	Count		Dollar					
		#	%	\$(000s)	\$ %		%	Bank	Agg	\$ (000s)		\$ %	\$ %	Bank	Agg	Bank	Agg		
HOME PURCHASE	Low	20	6.4%	\$1,347	3.5%	19.7%	13	7.8%	6.5%	\$890	4.2%	3.7%	7	4.9%	5.3%	\$457	2.6%	2.9%	
	Moderate	61	19.6%	\$4,973	12.9%	17.4%	29	17.4%	17.7%	\$1,929	9.1%	12.4%	32	22.2%	19.1%	\$3,044	17.4%	14.5%	
	Middle	94	30.2%	\$10,357	26.8%	21.4%	49	29.3%	24.2%	\$5,566	26.3%	23.0%	45	31.3%	22.0%	\$4,791	27.4%	20.9%	
	Upper	136	43.7%	\$22,019	56.9%	41.5%	76	45.5%	40.8%	\$12,815	60.4%	50.4%	60	41.7%	39.3%	\$9,204	52.6%	48.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.7%	\$0	0.0%	10.5%	0	0.0%	14.3%	\$0	0.0%	12.8%	
	Total	311	100.0%	\$38,696	100.0%	100.0%	167	100.0%	100.0%	\$21,200	100.0%	100.0%	144	100.0%	100.0%	\$17,496	100.0%	100.0%	
REFINANCE	Low	29	6.7%	\$1,345	3.5%	19.7%	16	6.7%	4.1%	\$856	4.0%	1.7%	13	6.7%	4.5%	\$489	2.9%	2.0%	
	Moderate	47	10.9%	\$2,867	7.5%	17.4%	27	11.3%	11.3%	\$1,604	7.4%	7.2%	20	10.3%	11.0%	\$1,263	7.5%	6.4%	
	Middle	113	26.1%	\$6,932	18.1%	21.4%	63	26.5%	18.5%	\$4,066	18.9%	13.9%	50	25.6%	16.1%	\$2,866	17.1%	11.9%	
	Upper	240	55.4%	\$26,884	70.2%	41.5%	131	55.0%	51.7%	\$14,919	69.2%	60.8%	109	55.9%	53.2%	\$11,965	71.4%	62.5%	
	Unknown	4	0.9%	\$276	0.7%	0.0%	1	0.4%	14.4%	\$111	0.5%	16.4%	3	1.5%	15.1%	\$165	1.0%	17.2%	
	Total	433	100.0%	\$38,304	100.0%	100.0%	238	100.0%	100.0%	\$21,556	100.0%	100.0%	195	100.0%	100.0%	\$16,748	100.0%	100.0%	
HOME IMPROVEMENT	Low	18	24.0%	\$67	15.6%	19.7%	5	18.5%	12.8%	\$16	9.1%	2.9%	13	27.1%	11.8%	\$51	20.2%	3.7%	
	Moderate	17	22.7%	\$74	17.2%	17.4%	6	22.2%	17.0%	\$27	15.3%	9.0%	11	22.9%	18.5%	\$47	18.6%	9.7%	
	Middle	18	24.0%	\$110	25.6%	21.4%	9	33.3%	22.3%	\$63	35.8%	19.6%	9	18.8%	17.3%	\$47	18.6%	14.9%	
	Upper	22	29.3%	\$178	41.5%	41.5%	7	25.9%	42.4%	\$70	39.8%	60.3%	15	31.3%	47.0%	\$108	42.7%	65.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.5%	\$0	0.0%	8.1%	0	0.0%	5.5%	\$0	0.0%	6.5%	
	Total	75	100.0%	\$429	100.0%	100.0%	27	100.0%	100.0%	\$176	100.0%	100.0%	48	100.0%	100.0%	\$253	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	67	8.2%	\$2,759	3.6%	19.7%	34	7.9%	5.8%	\$1,762	4.1%	2.6%	33	8.5%	5.3%	\$997	2.9%	2.4%	
	Moderate	125	15.3%	\$7,914	10.2%	17.4%	62	14.4%	14.4%	\$3,560	8.3%	9.5%	63	16.3%	15.0%	\$4,354	12.6%	9.7%	
	Middle	225	27.5%	\$17,399	22.5%	21.4%	121	28.0%	21.2%	\$9,695	22.6%	17.9%	104	26.9%	18.7%	\$7,704	22.3%	15.3%	
	Upper	398	48.6%	\$49,081	63.4%	41.5%	214	49.5%	46.3%	\$27,804	64.8%	55.7%	184	47.5%	46.4%	\$21,277	61.7%	53.9%	
	Unknown	4	0.5%	\$276	0.4%	0.0%	1	0.2%	12.4%	\$111	0.3%	14.3%	3	0.8%	14.6%	\$165	0.5%	18.7%	
	Total	819	100.0%	\$77,429	100.0%	100.0%	432	100.0%	100.0%	\$42,932	100.0%	100.0%	387	100.0%	100.0%	\$34,497	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	151	35.0%	\$14,350	46.1%	90.8%	74	54.0%	42.5%	\$6,903	56.0%	49.2%	77	26.2%	42.6%	\$7,447	39.6%	41.9%
		Over \$1 Million	53	12.3%	\$8,164	26.2%	4.3%	19	13.9%					34	11.6%				
		Total Rev. available	204	47.3%	\$22,514	72.3%	95.1%	93	67.9%					111	37.8%				
		Rev. Not Known	227	52.7%	\$8,646	27.7%	4.9%	44	32.1%					183	62.2%				
	Total	431	100.0%	\$31,160	100.0%	100.0%	137	100.0%					294	100.0%					
	Loan Size	\$100,000 or Less	359	83.3%	\$10,007	32.1%		106	77.4%	92.0%	\$3,618	29.3%	39.3%	253	86.1%	92.6%	\$6,389	33.9%	38.4%
		\$100,001 - \$250,000	43	10.0%	\$7,077	22.7%		20	14.6%	5.0%	\$3,351	27.2%	21.5%	23	7.8%	4.1%	\$3,726	19.8%	18.2%
		\$250,001 - \$1 Million	29	6.7%	\$14,076	45.2%		11	8.0%	3.0%	\$5,366	43.5%	39.1%	18	6.1%	3.3%	\$8,710	46.3%	43.4%
		Total	431	100.0%	\$31,160	100.0%		137	100.0%	100.0%	\$12,335	100.0%	100.0%	294	100.0%	100.0%	\$18,825	100.0%	100.0%
Small Farm		Revenue	Total Farms																
	\$1 Million or Less		225	73.5%	\$28,808	63.8%	97.1%	135	78.9%	76.8%	\$17,058	65.0%	74.6%	90	66.7%	67.0%	\$11,750	62.2%	62.1%
	Over \$1 Million		56	18.3%	\$13,886	30.8%	2.3%	26	15.2%					30	22.2%				
	Not Known		25	8.2%	\$2,442	5.4%	0.6%	10	5.8%					15	11.1%				
	Total	306	100.0%	\$45,136	100.0%	100.0%	171	100.0%					135	100.0%					
	Loan Size	\$100,000 or Less	174	56.9%	\$7,281	16.1%		91	53.2%	65.5%	\$3,981	15.2%	21.0%	83	61.5%	62.7%	\$3,300	17.5%	19.5%
		\$100,001 - \$250,000	64	20.9%	\$11,117	24.6%		39	22.8%	21.2%	\$6,486	24.7%	33.8%	25	18.5%	23.5%	\$4,631	24.5%	35.2%
		\$250,001 - \$500,000	68	22.2%	\$26,738	59.2%		41	24.0%	13.3%	\$15,770	60.1%	45.1%	27	20.0%	13.8%	\$10,968	58.0%	45.3%
		Total	306	100.0%	\$45,136	100.0%		171	100.0%	100.0%	\$26,237	100.0%	100.0%	135	100.0%	100.0%	\$18,899	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: AR Southern AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	3,163	19.5
Moderate-income	0	0.0	0	0.0	0	0.0	2,745	16.9
Middle-income	12	85.7	13,786	85.1	1,694	12.3	3,321	20.5
Upper-income	2	14.3	2,422	14.9	362	14.9	6,979	43.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14	100.0	16,208	100.0	2,056	12.7	16,208	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	23,080	14,336	86.5	62.1	5,170	22.4	3,574	15.5
Upper-income	4,219	2,236	13.5	53.0	1,625	38.5	358	8.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	27,299	16,572	100.0	60.7	6,795	24.9	3,932	14.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	2,398	83.6	2,168	84.0	96	77.4	134	82.7
Upper-income	469	16.4	413	16.0	28	22.6	28	17.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,867	100.0	2,581	100.0	124	100.0	162	100.0
Percentage of Total Businesses:			90.0		4.3		5.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	197	94.7	192	94.6	4	100.0	1	100.0
Upper-income	11	5.3	11	5.4	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	208	100.0	203	100.0	4	100.0	1	100.0
Percentage of Total Farms:			97.6		1.9		.5	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Southern AR

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	9	81.8%	\$804	81.0%	86.5%	5	100.0%	77.8%	\$361	100.0%	74.8%	4	66.7%	77.2%	\$443	70.2%	69.2%
	Upper	2	18.2%	\$188	19.0%	13.5%	0	0.0%	19.0%	\$0	0.0%	23.8%	2	33.3%	22.6%	\$188	29.8%	30.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.2%	\$0	0.0%	1.4%	0	0.0%	0.3%	\$0	0.0%	0.3%
	Total	11	100.0%	\$992	100.0%	100.0%	5	100.0%	100.0%	\$361	100.0%	100.0%	6	100.0%	100.0%	\$631	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	74	79.6%	\$5,798	76.9%	86.5%	44	80.0%	77.4%	\$3,179	84.5%	74.6%	30	78.9%	79.0%	\$2,619	69.5%	74.1%
	Upper	19	20.4%	\$1,737	23.1%	13.5%	11	20.0%	22.5%	\$585	15.5%	25.1%	8	21.1%	21.0%	\$1,152	30.5%	25.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	93	100.0%	\$7,535	100.0%	100.0%	55	100.0%	100.0%	\$3,764	100.0%	100.0%	38	100.0%	100.0%	\$3,771	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	25	86.2%	\$141	84.9%	86.5%	11	84.6%	76.4%	\$49	83.1%	74.3%	14	87.5%	80.2%	\$92	86.0%	81.4%
	Upper	4	13.8%	\$25	15.1%	13.5%	2	15.4%	22.5%	\$10	16.9%	25.5%	2	12.5%	18.5%	\$15	14.0%	18.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.1%	\$0	0.0%	0.1%	0	0.0%	1.2%	\$0	0.0%	0.1%
	Total	29	100.0%	\$166	100.0%	100.0%	13	100.0%	100.0%	\$59	100.0%	100.0%	16	100.0%	100.0%	\$107	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	52.8%	0	0.0%	14.3%	\$0	0.0%	1.0%	0	0.0%	25.0%	\$0	0.0%	33.9%
	Upper	0	0.0%	\$0	0.0%	47.2%	0	0.0%	85.7%	\$0	0.0%	99.0%	0	0.0%	75.0%	\$0	0.0%	66.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	108	81.2%	\$6,743	77.6%	86.5%	60	82.2%	77.1%	\$3,589	85.8%	69.9%	48	80.0%	78.2%	\$3,154	69.9%	72.1%
	Upper	25	18.8%	\$1,950	22.4%	13.5%	13	17.8%	21.6%	\$595	14.2%	29.4%	12	20.0%	21.6%	\$1,355	30.1%	27.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.3%	\$0	0.0%	0.7%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	133	100.0%	\$8,693	100.0%	100.0%	73	100.0%	100.0%	\$4,184	100.0%	100.0%	60	100.0%	100.0%	\$4,509	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	136	83.4%	\$7,287	87.0%	84.0%	43	82.7%	71.2%	\$4,473	88.6%	75.1%	93	83.8%	71.2%	\$2,814	84.5%	70.2%
	Upper	24	14.7%	\$1,073	12.8%	16.0%	9	17.3%	19.8%	\$576	11.4%	20.3%	15	13.5%	20.3%	\$497	14.9%	27.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	3	1.8%	\$20	0.2%		0	0.0%	8.9%	\$0	0.0%	4.6%	3	2.7%	8.6%	\$20	0.6%	2.4%
Total	163	100.0%	\$8,380	100.0%	100.0%	52	100.0%	100.0%	\$5,049	100.0%	100.0%	111	100.0%	100.0%	\$3,331	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	97	96.0%	\$9,375	99.0%	94.6%	53	98.1%	86.2%	\$5,198	99.3%	85.3%	44	93.6%	88.9%	\$4,177	98.7%	85.9%
	Upper	3	3.0%	\$82	0.9%	5.4%	1	1.9%	13.8%	\$35	0.7%	14.7%	2	4.3%	10.2%	\$47	1.1%	13.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	1	1.0%	\$9	0.1%		0	0.0%	0.0%	\$0	0.0%	0.0%	1	2.1%	0.9%	\$9	0.2%	0.1%
Total	101	100.0%	\$9,466	100.0%	100.0%	54	100.0%	100.0%	\$5,233	100.0%	100.0%	47	100.0%	100.0%	\$4,233	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AR Southern AR

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count	Dollar	Count	Dollar	Bank	Agg	Dollar	Agg	Count		Dollar							
										#	%	#	%	Bank	Agg	Bank	Agg	Bank	Agg
#	%	\$ (000s)	%	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%					
HOME PURCHASE	Low	2	18.2%	\$57	5.7%	19.5%	2	40.0%	4.2%	\$57	15.8%	2.1%	0	0.0%	5.1%	\$0	0.0%	3.3%	
	Moderate	3	27.3%	\$236	23.8%	16.9%	2	40.0%	17.7%	\$173	47.9%	13.0%	1	16.7%	14.8%	\$63	10.0%	11.6%	
	Middle	1	9.1%	\$131	13.2%	20.5%	1	20.0%	25.7%	\$131	36.3%	24.2%	0	0.0%	25.3%	\$0	0.0%	22.0%	
	Upper	5	45.5%	\$568	57.3%	43.1%	0	0.0%	46.1%	\$0	0.0%	55.5%	5	83.3%	45.3%	\$568	90.0%	54.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.2%	\$0	0.0%	5.2%	0	0.0%	9.5%	\$0	0.0%	8.8%	
	Total	11	100.0%	\$992	100.0%	100.0%	5	100.0%	100.0%	\$361	100.0%	100.0%	6	100.0%	100.0%	\$631	100.0%	100.0%	
REFINANCE	Low	11	11.8%	\$351	4.7%	19.5%	10	18.2%	6.0%	\$298	7.9%	2.2%	1	2.6%	4.0%	\$53	1.4%	1.1%	
	Moderate	12	12.9%	\$432	5.7%	16.9%	6	10.9%	9.7%	\$207	5.5%	5.8%	6	15.8%	10.9%	\$225	6.0%	6.2%	
	Middle	20	21.5%	\$1,333	17.7%	20.5%	14	25.5%	17.6%	\$752	20.0%	12.2%	6	15.8%	16.4%	\$581	15.4%	13.2%	
	Upper	44	47.3%	\$4,347	57.7%	43.1%	22	40.0%	53.6%	\$1,974	52.4%	65.5%	22	57.9%	54.1%	\$2,373	62.9%	63.5%	
	Unknown	6	6.5%	\$1,072	14.2%	0.0%	3	5.5%	13.1%	\$533	14.2%	14.3%	3	7.9%	14.5%	\$539	14.3%	16.0%	
	Total	93	100.0%	\$7,535	100.0%	100.0%	55	100.0%	100.0%	\$3,764	100.0%	100.0%	38	100.0%	100.0%	\$3,771	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	17.2%	\$23	13.9%	19.5%	2	15.4%	10.1%	\$6	10.2%	3.6%	3	18.8%	11.0%	\$17	15.9%	4.7%	
	Moderate	5	17.2%	\$23	13.9%	16.9%	2	15.4%	19.1%	\$9	15.3%	10.2%	3	18.8%	8.5%	\$14	13.1%	4.3%	
	Middle	9	31.0%	\$53	31.9%	20.5%	6	46.2%	22.5%	\$34	57.6%	13.3%	3	18.8%	20.7%	\$19	17.8%	16.5%	
	Upper	10	34.5%	\$67	40.4%	43.1%	3	23.1%	36.0%	\$10	16.9%	58.0%	7	43.8%	48.8%	\$57	53.3%	66.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.4%	\$0	0.0%	14.9%	0	0.0%	11.0%	\$0	0.0%	8.0%	
	Total	29	100.0%	\$166	100.0%	100.0%	13	100.0%	100.0%	\$59	100.0%	100.0%	16	100.0%	100.0%	\$107	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	18	13.5%	\$431	5.0%	19.5%	14	19.2%	5.6%	\$361	8.6%	2.1%	4	6.7%	5.0%	\$70	1.6%	2.1%	
	Moderate	20	15.0%	\$691	7.9%	16.9%	10	13.7%	13.3%	\$389	9.3%	8.1%	10	16.7%	12.2%	\$302	6.7%	8.3%	
	Middle	30	22.6%	\$1,517	17.5%	20.5%	21	28.8%	20.8%	\$917	21.9%	15.7%	9	15.0%	20.3%	\$600	13.3%	16.8%	
	Upper	59	44.4%	\$4,982	57.3%	43.1%	25	34.2%	49.2%	\$1,984	47.4%	57.5%	34	56.7%	49.9%	\$2,998	66.5%	59.4%	
	Unknown	6	4.5%	\$1,072	12.3%	0.0%	3	4.1%	11.1%	\$533	12.7%	16.6%	3	5.0%	12.6%	\$539	12.0%	13.4%	
	Total	133	100.0%	\$8,693	100.0%	100.0%	73	100.0%	100.0%	\$4,184	100.0%	100.0%	60	100.0%	100.0%	\$4,509	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	65	39.9%	\$2,615	31.2%	90.0%	35	67.3%	47.6%	\$1,413	28.0%	45.0%	30	27.0%	45.7%	\$1,202	36.1%	57.0%
		Over \$1 Million	13	8.0%	\$3,584	42.8%	4.3%	8	15.4%					5	4.5%				
		Total Rev. available	78	47.9%	\$6,199	74.0%	94.3%	43	82.7%					35	31.5%				
		Rev. Not Known	85	52.1%	\$2,181	26.0%	5.7%	9	17.3%					76	68.5%				
	Total	163	100.0%	\$8,380	100.0%	100.0%	52	100.0%					111	100.0%					
	Loan Size	\$100,000 or Less	148	90.8%	\$3,860	46.1%		42	80.8%	94.7%	\$1,582	31.3%	51.2%	106	95.5%	95.4%	\$2,278	68.4%	54.5%
		\$100,001 - \$250,000	8	4.9%	\$1,458	17.4%		5	9.6%	3.6%	\$1,005	19.9%	20.5%	3	2.7%	3.3%	\$453	13.6%	22.9%
		\$250,001 - \$1 Million	7	4.3%	\$3,062	36.5%		5	9.6%	1.8%	\$2,462	48.8%	28.3%	2	1.8%	1.3%	\$600	18.0%	22.6%
		Total	163	100.0%	\$8,380	100.0%		52	100.0%	100.0%	\$5,049	100.0%	100.0%	111	100.0%	100.0%	\$3,331	100.0%	100.0%
					Total Farms														
Small Farm	Revenue	\$1 Million or Less	92	91.1%	\$8,831	93.3%	97.6%	49	90.7%	93.5%	\$4,631	88.5%	92.7%	43	91.5%	87.0%	\$4,200	99.2%	89.9%
		Over \$1 Million	5	5.0%	\$602	6.4%	1.9%	5	9.3%					0	0.0%				
		Not Known	4	4.0%	\$33	0.3%	0.5%	0	0.0%					4	8.5%				
		Total	101	100.0%	\$9,466	100.0%	100.0%	54	100.0%					47	100.0%				
	Loan Size	\$100,000 or Less	71	70.3%	\$2,468	26.1%		38	70.4%	75.6%	\$1,379	26.4%	33.5%	33	70.2%	79.6%	\$1,089	25.7%	33.3%
		\$100,001 - \$250,000	16	15.8%	\$2,610	27.6%		8	14.8%	17.1%	\$1,261	24.1%	35.2%	8	17.0%	13.0%	\$1,349	31.9%	31.9%
		\$250,001 - \$500,000	14	13.9%	\$4,388	46.4%		8	14.8%	7.3%	\$2,593	49.6%	31.3%	6	12.8%	7.4%	\$1,795	42.4%	34.8%
Total	101	100.0%	\$9,466	100.0%		54	100.0%	100.0%	\$5,233	100.0%	100.0%	47	100.0%	100.0%	\$4,233	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: AR Union

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,630	20.6
Moderate-income	1	10.0	1,400	10.9	491	35.1	1,995	15.6
Middle-income	6	60.0	6,958	54.4	943	13.6	2,529	19.8
Upper-income	3	30.0	4,433	34.7	442	10.0	5,637	44.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10	100.0	12,791	100.0	1,876	14.7	12,791	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	2,336	1,173	9.0	50.2	824	35.3	339	14.5
Middle-income	11,317	7,309	55.8	64.6	2,359	20.8	1,649	14.6
Upper-income	7,023	4,623	35.3	65.8	1,701	24.2	699	10.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	20,676	13,105	100.0	63.4	4,884	23.6	2,687	13.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	172	7.3	142	6.8	14	9.7	16	12.0
Middle-income	1,105	46.6	979	46.8	74	51.0	52	39.1
Upper-income	1,094	46.1	972	46.4	57	39.3	65	48.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,371	100.0	2,093	100.0	145	100.0	133	100.0
Percentage of Total Businesses:			88.3		6.1		5.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	47	69.1	45	70.3	2	50.0	0	0.0
Upper-income	21	30.9	19	29.7	2	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	68	100.0	64	100.0	4	100.0	0	.0
Percentage of Total Farms:			94.1		5.9		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Union

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank %	Agg %	Bank \$ (000s)	Agg %	Bank %	Agg %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	14.3%	\$50	3.8%	9.0%	1	50.0%	7.7%	\$50	19.2%	4.2%	0	0.0%	5.7%	\$0	0.0%	3.0%
	Middle	3	42.9%	\$901	68.0%	55.8%	1	50.0%	45.4%	\$210	80.8%	41.9%	2	40.0%	48.4%	\$691	64.9%	50.9%
	Upper	3	42.9%	\$374	28.2%	35.3%	0	0.0%	47.0%	\$0	0.0%	53.9%	3	60.0%	45.8%	\$374	35.1%	46.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$1,325	100.0%	100.0%	2	100.0%	100.0%	\$260	100.0%	100.0%	5	100.0%	100.0%	\$1,065	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.0%	0	0.0%	3.2%	\$0	0.0%	1.9%	0	0.0%	4.8%	\$0	0.0%	1.4%
	Middle	10	52.6%	\$911	41.7%	55.8%	5	41.7%	53.1%	\$311	22.6%	51.5%	5	71.4%	50.5%	\$600	74.4%	51.2%
	Upper	9	47.4%	\$1,272	58.3%	35.3%	7	58.3%	43.7%	\$1,066	77.4%	46.6%	2	28.6%	44.7%	\$206	25.6%	47.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$2,183	100.0%	100.0%	12	100.0%	100.0%	\$1,377	100.0%	100.0%	7	100.0%	100.0%	\$806	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	18.2%	\$6	7.3%	9.0%	1	25.0%	10.9%	\$3	8.6%	7.1%	1	14.3%	7.4%	\$3	6.4%	3.0%
	Middle	6	54.5%	\$43	52.4%	55.8%	1	25.0%	54.3%	\$9	25.7%	53.8%	5	71.4%	57.9%	\$34	72.3%	62.5%
	Upper	3	27.3%	\$33	40.2%	35.3%	2	50.0%	34.8%	\$23	65.7%	39.1%	1	14.3%	34.7%	\$10	21.3%	34.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$82	100.0%	100.0%	4	100.0%	100.0%	\$35	100.0%	100.0%	7	100.0%	100.0%	\$47	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	38.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	87.6%
	Upper	0	0.0%	\$0	0.0%	44.5%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	50.0%	\$0	0.0%	12.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	8.1%	\$56	1.6%	9.0%	2	11.1%	5.8%	\$53	3.2%	3.0%	1	5.3%	5.5%	\$3	0.2%	2.2%
	Middle	19	51.4%	\$1,855	51.7%	55.8%	7	38.9%	49.9%	\$530	31.7%	47.7%	12	63.2%	50.3%	\$1,325	69.1%	51.5%
	Upper	15	40.5%	\$1,679	46.8%	35.3%	9	50.0%	44.2%	\$1,089	65.1%	49.3%	6	31.6%	44.2%	\$590	30.8%	46.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	37	100.0%	\$3,590	100.0%	100.0%	18	100.0%	100.0%	\$1,672	100.0%	100.0%	19	100.0%	100.0%	\$1,918	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	7.1%	\$82	4.8%	6.8%	0	0.0%	7.2%	\$0	0.0%	8.5%	3	8.8%	9.6%	\$82	6.8%	7.3%
	Middle	15	35.7%	\$573	33.5%	46.8%	4	50.0%	35.8%	\$333	65.7%	32.3%	11	32.4%	38.0%	\$240	19.9%	36.3%
	Upper	24	57.1%	\$1,056	61.7%	46.4%	4	50.0%	53.1%	\$174	34.3%	57.9%	20	58.8%	49.7%	\$882	73.3%	55.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.0%	\$0	0.0%	1.4%	0	0.0%	2.7%	\$0	0.0%	0.9%
	Total	42	100.0%	\$1,711	100.0%	100.0%	8	100.0%	100.0%	\$507	100.0%	100.0%	34	100.0%	100.0%	\$1,204	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.3%	\$0	0.0%	2.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	3	100.0%	\$1,228	100.0%	70.3%	1	100.0%	75.0%	\$500	100.0%	85.6%	2	100.0%	88.9%	\$728	100.0%	99.7%
	Upper	0	0.0%	\$0	0.0%	29.7%	0	0.0%	16.7%	\$0	0.0%	12.2%	0	0.0%	11.1%	\$0	0.0%	0.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$1,228	100.0%	100.0%	1	100.0%	100.0%	\$500	100.0%	100.0%	2	100.0%	100.0%	\$728	100.0%	100.0%

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AR Union

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011			2010			2011				
		Count	Dollar	Count	Dollar	%	Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg	
																			#
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	4.2%	\$0	0.0%	1.9%	0	0.0%	2.9%	\$0	0.0%	0.7%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	14.5%	\$0	0.0%	10.1%	0	0.0%	13.9%	\$0	0.0%	9.1%	
	Middle	2	28.6%	\$172	13.0%	19.8%	1	50.0%	24.0%	\$50	19.2%	15.6%	1	20.0%	20.1%	\$122	11.5%	15.5%	
	Upper	5	71.4%	\$1,153	87.0%	44.1%	1	50.0%	52.0%	\$210	80.8%	69.5%	4	80.0%	53.0%	\$943	88.5%	69.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.3%	\$0	0.0%	2.8%	0	0.0%	10.1%	\$0	0.0%	5.7%	
	Total	7	100.0%	\$1,325	100.0%	100.0%	2	100.0%	100.0%	\$260	100.0%	100.0%	5	100.0%	100.0%	\$1,065	100.0%	100.0%	
REFINANCE	Low	1	5.3%	\$30	1.4%	20.6%	1	8.3%	2.3%	\$30	2.2%	0.8%	0	0.0%	2.8%	\$0	0.0%	0.6%	
	Moderate	1	5.3%	\$34	1.6%	15.6%	0	0.0%	8.5%	\$0	0.0%	4.4%	1	14.3%	9.6%	\$34	4.2%	3.8%	
	Middle	3	15.8%	\$182	8.3%	19.8%	2	16.7%	16.3%	\$155	11.3%	11.1%	1	14.3%	15.4%	\$27	3.3%	10.0%	
	Upper	13	68.4%	\$1,847	84.6%	44.1%	9	75.0%	64.1%	\$1,192	86.6%	76.8%	4	57.1%	57.8%	\$655	81.3%	68.6%	
	Unknown	1	5.3%	\$90	4.1%	0.0%	0	0.0%	8.7%	\$0	0.0%	6.9%	1	14.3%	14.5%	\$90	11.2%	17.0%	
	Total	19	100.0%	\$2,183	100.0%	100.0%	12	100.0%	100.0%	\$1,377	100.0%	100.0%	7	100.0%	100.0%	\$806	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	18.2%	\$15	18.3%	20.6%	1	25.0%	9.8%	\$3	8.6%	0.9%	1	14.3%	12.4%	\$12	25.5%	2.4%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	14.1%	\$0	0.0%	3.2%	0	0.0%	17.5%	\$0	0.0%	11.8%	
	Middle	4	36.4%	\$34	41.5%	19.8%	1	25.0%	25.0%	\$8	22.9%	16.9%	3	42.9%	22.7%	\$26	55.3%	8.3%	
	Upper	5	45.5%	\$33	40.2%	44.1%	2	50.0%	46.7%	\$24	68.6%	70.2%	3	42.9%	37.1%	\$9	19.1%	67.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.3%	\$0	0.0%	8.9%	0	0.0%	10.3%	\$0	0.0%	10.6%	
	Total	11	100.0%	\$82	100.0%	100.0%	4	100.0%	100.0%	\$35	100.0%	100.0%	7	100.0%	100.0%	\$47	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	44.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	8.1%	\$45	1.3%	20.6%	2	11.1%	3.9%	\$33	2.0%	1.3%	1	5.3%	3.8%	\$12	0.6%	0.7%	
	Moderate	1	2.7%	\$34	0.9%	15.6%	0	0.0%	11.6%	\$0	0.0%	6.6%	1	5.3%	12.3%	\$34	1.8%	6.7%	
	Middle	9	24.3%	\$388	10.8%	19.8%	4	22.2%	20.4%	\$213	12.7%	13.2%	5	26.3%	18.2%	\$175	9.1%	12.6%	
	Upper	23	62.2%	\$3,033	84.5%	44.1%	12	66.7%	57.2%	\$1,426	85.3%	73.5%	11	57.9%	53.5%	\$1,607	83.8%	68.5%	
	Unknown	1	2.7%	\$90	2.5%	0.0%	0	0.0%	6.9%	\$0	0.0%	5.5%	1	5.3%	12.2%	\$90	4.7%	11.6%	
	Total	37	100.0%	\$3,590	100.0%	100.0%	18	100.0%	100.0%	\$1,672	100.0%	100.0%	19	100.0%	100.0%	\$1,918	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	15	35.7%	\$1,010	59.0%	88.3%	5	62.5%	41.4%	\$262	51.7%	62.7%	10	29.4%	36.3%	\$748	62.1%	54.2%
		Over \$1 Million	4	9.5%	\$256	15.0%	6.1%	2	25.0%					2	5.9%				
		Total Rev. available	19	45.2%	\$1,266	74.0%	94.4%	7	87.5%					12	35.3%				
		Rev. Not Known	23	54.8%	\$445	26.0%	5.6%	1	12.5%					22	64.7%				
		Total	42	100.0%	\$1,711	100.0%	100.0%	8	100.0%					34	100.0%				
	Loan Size	\$100,000 or Less	40	95.2%	\$1,236	72.2%		7	87.5%	94.4%	\$332	65.5%	48.7%	33	97.1%	95.1%	\$904	75.1%	39.5%
\$100,001 - \$250,000		1	2.4%	\$175	10.2%		1	12.5%	3.2%	\$175	34.5%	15.6%	0	0.0%	2.2%	\$0	0.0%	13.3%	
\$250,001 - \$1 Million		1	2.4%	\$300	17.5%		0	0.0%	2.4%	\$0	0.0%	35.7%	1	2.9%	2.7%	\$300	24.9%	47.2%	
Total		42	100.0%	\$1,711	100.0%		8	100.0%	100.0%	\$507	100.0%	100.0%	34	100.0%	100.0%	\$1,204	100.0%	100.0%	
Small Farm		Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	94.1%	0	0.0%	75.0%	\$0	0.0%	35.6%	0	0.0%	66.7%	\$0	0.0%
	Over \$1 Million		2	66.7%	\$1,000	81.4%	5.9%	1	100.0%					1	50.0%				
	Not Known		1	33.3%	\$228	18.6%	0.0%	0	0.0%					1	50.0%				
	Total		3	100.0%	\$1,228	100.0%	100.0%	1	100.0%					2	100.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	58.3%	\$0	0.0%	14.6%	0	0.0%	44.4%	\$0	0.0%	10.6%
		\$100,001 - \$250,000	1	33.3%	\$228	18.6%		0	0.0%	25.0%	\$0	0.0%	35.2%	1	50.0%	44.4%	\$228	31.3%	55.8%
\$250,001 - \$500,000		2	66.7%	\$1,000	81.4%		1	100.0%	16.7%	\$500	100.0%	50.2%	1	50.0%	11.1%	\$500	68.7%	33.6%	
Total		3	100.0%	\$1,228	100.0%		1	100.0%	100.0%	\$500	100.0%	100.0%	2	100.0%	100.0%	\$728	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: FL Citrus

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	8,337	16.2
Moderate-income	0	0.0	0	0.0	0	0.0	10,288	20.0
Middle-income	22	78.6	39,260	76.3	3,823	9.7	12,332	24.0
Upper-income	5	17.9	12,228	23.7	728	6.0	20,531	39.9
Unknown-income	1	3.6	0	0.0	0	0.0	0	0.0
Total Assessment Area	28	100.0	51,488	100.0	4,551	8.8	51,488	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	68,174	48,434	76.9	71.0	8,670	12.7	11,070	16.2
Upper-income	19,225	14,574	23.1	75.8	1,735	9.0	2,916	15.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	87,399	63,008	100.0	72.1	10,405	11.9	13,986	16.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	7,717	76.4	7,196	76.4	256	78.5	265	74.2
Upper-income	2,384	23.6	2,222	23.6	70	21.5	92	25.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10,101	100.0	9,418	100.0	326	100.0	357	100.0
Percentage of Total Businesses:			93.2		3.2		3.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	178	88.6	175	88.4	2	100.0	1	100.0
Upper-income	23	11.4	23	11.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	201	100.0	198	100.0	2	100.0	1	100.0
Percentage of Total Farms:			98.5		1.0		.5	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Citrus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	193	81.8%	\$19,583	76.6%	76.9%	108	82.4%	73.6%	\$11,562	79.4%	70.5%	85	81.0%	83.4%	\$8,021	72.8%	83.8%
	Upper	43	18.2%	\$5,996	23.4%	23.1%	23	17.6%	26.4%	\$3,001	20.6%	29.5%	20	19.0%	16.6%	\$2,995	27.2%	16.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	236	100.0%	\$25,579	100.0%	100.0%	131	100.0%	100.0%	\$14,563	100.0%	100.0%	105	100.0%	100.0%	\$11,016	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	126	74.6%	\$16,074	70.2%	76.9%	82	74.5%	70.5%	\$10,171	67.1%	69.5%	44	74.6%	72.2%	\$5,903	76.1%	72.4%
	Upper	43	25.4%	\$6,834	29.8%	23.1%	28	25.5%	29.5%	\$4,976	32.9%	30.5%	15	25.4%	27.8%	\$1,858	23.9%	27.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	169	100.0%	\$22,908	100.0%	100.0%	110	100.0%	100.0%	\$15,147	100.0%	100.0%	59	100.0%	100.0%	\$7,761	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	22	75.9%	\$221	55.5%	76.9%	8	88.9%	80.6%	\$46	32.6%	72.2%	14	70.0%	77.9%	\$175	68.1%	83.8%
	Upper	7	24.1%	\$177	44.5%	23.1%	1	11.1%	19.4%	\$95	67.4%	27.8%	6	30.0%	22.1%	\$82	31.9%	16.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	29	100.0%	\$398	100.0%	100.0%	9	100.0%	100.0%	\$141	100.0%	100.0%	20	100.0%	100.0%	\$257	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	72.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	90.2%
	Upper	0	0.0%	\$0	0.0%	27.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	9.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	341	78.6%	\$35,878	73.4%	76.9%	198	79.2%	72.0%	\$21,779	73.0%	69.9%	143	77.7%	78.4%	\$14,099	74.1%	78.9%
	Upper	93	21.4%	\$13,007	26.6%	23.1%	52	20.8%	28.0%	\$8,072	27.0%	30.1%	41	22.3%	21.6%	\$4,935	25.9%	21.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	434	100.0%	\$48,885	100.0%	100.0%	250	100.0%	100.0%	\$29,851	100.0%	100.0%	184	100.0%	100.0%	\$19,034	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	431	76.8%	\$25,145	75.4%	76.4%	144	76.6%	74.2%	\$12,058	71.2%	73.6%	287	76.9%	73.2%	\$13,087	79.9%	72.5%
	Upper	130	23.2%	\$8,183	24.6%	23.6%	44	23.4%	22.6%	\$4,886	28.8%	25.0%	86	23.1%	24.0%	\$3,297	20.1%	26.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.2%	\$0	0.0%	1.4%	0	0.0%	2.9%	\$0	0.0%	0.9%
Total	561	100.0%	\$33,328	100.0%	100.0%	188	100.0%	100.0%	\$16,944	100.0%	100.0%	373	100.0%	100.0%	\$16,384	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	3	75.0%	\$125	54.6%	88.4%	0	0.0%	75.0%	\$0	0.0%	87.8%	3	75.0%	88.9%	\$125	54.6%	76.6%
	Upper	1	25.0%	\$104	45.4%	11.6%	0	0.0%	25.0%	\$0	0.0%	12.2%	1	25.0%	11.1%	\$104	45.4%	23.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	4	100.0%	\$229	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	4	100.0%	100.0%	\$229	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Citrus

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010					2011								
		Count		Dollar		#	Count		Dollar		#	Count		Dollar					
		#	%	\$(000s)	%		%	%	\$(000s)	%		%	#	%	\$(000s)	%			
HOME PURCHASE	Low	22	9.3%	\$1,527	6.0%	16.2%	12	9.2%	6.0%	\$809	5.6%	3.0%	10	9.5%	2.8%	\$718	6.5%	1.0%	
	Moderate	61	25.8%	\$4,804	18.8%	20.0%	29	22.1%	16.3%	\$2,412	16.6%	11.2%	32	30.5%	9.6%	\$2,392	21.7%	5.4%	
	Middle	71	30.1%	\$7,240	28.3%	24.0%	44	33.6%	23.4%	\$4,629	31.8%	19.7%	27	25.7%	16.6%	\$2,611	23.7%	12.7%	
	Upper	81	34.3%	\$11,875	46.4%	39.9%	46	35.1%	45.3%	\$6,713	46.1%	55.7%	35	33.3%	63.8%	\$5,162	46.9%	74.2%	
	Unknown	1	0.4%	\$133	0.5%	0.0%	0	0.0%	8.9%	\$0	0.0%	10.3%	1	1.0%	7.3%	\$133	1.2%	6.6%	
	Total	236	100.0%	\$25,579	100.0%	100.0%	131	100.0%	100.0%	\$14,563	100.0%	100.0%	105	100.0%	100.0%	\$11,016	100.0%	100.0%	
REFINANCE	Low	12	7.1%	\$1,122	4.9%	16.2%	8	7.3%	4.0%	\$820	5.4%	2.3%	4	6.8%	3.4%	\$302	3.9%	1.7%	
	Moderate	29	17.2%	\$2,363	10.3%	20.0%	21	19.1%	11.7%	\$1,545	10.2%	8.2%	8	13.6%	10.4%	\$818	10.5%	7.0%	
	Middle	43	25.4%	\$5,622	24.5%	24.0%	28	25.5%	21.2%	\$3,839	25.3%	17.5%	15	25.4%	19.1%	\$1,783	23.0%	15.7%	
	Upper	82	48.5%	\$13,232	57.8%	39.9%	53	48.2%	46.0%	\$8,943	59.0%	55.0%	29	49.2%	49.0%	\$4,289	55.3%	57.9%	
	Unknown	3	1.8%	\$569	2.5%	0.0%	0	0.0%	17.0%	\$0	0.0%	17.1%	3	5.1%	18.2%	\$569	7.3%	17.8%	
	Total	169	100.0%	\$22,908	100.0%	100.0%	110	100.0%	100.0%	\$15,147	100.0%	100.0%	59	100.0%	100.0%	\$7,761	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	6.9%	\$7	1.8%	16.2%	1	11.1%	10.5%	\$4	2.8%	2.1%	1	5.0%	11.7%	\$3	1.2%	3.2%	
	Moderate	7	24.1%	\$29	7.3%	20.0%	1	11.1%	20.2%	\$3	2.1%	14.1%	6	30.0%	33.1%	\$26	10.1%	19.5%	
	Middle	9	31.0%	\$123	30.9%	24.0%	6	66.7%	26.6%	\$39	27.7%	25.8%	3	15.0%	15.6%	\$84	32.7%	16.2%	
	Upper	11	37.9%	\$239	60.1%	39.9%	1	11.1%	40.3%	\$95	67.4%	51.5%	10	50.0%	35.1%	\$144	56.0%	58.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.4%	\$0	0.0%	6.6%	0	0.0%	4.5%	\$0	0.0%	2.5%	
	Total	29	100.0%	\$398	100.0%	100.0%	9	100.0%	100.0%	\$141	100.0%	100.0%	20	100.0%	100.0%	\$257	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	24.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	36	8.3%	\$2,656	5.4%	16.2%	21	8.4%	5.0%	\$1,633	5.5%	2.5%	15	8.2%	3.3%	\$1,023	5.4%	1.3%	
	Moderate	97	22.4%	\$7,196	14.7%	20.0%	51	20.4%	13.7%	\$3,960	13.3%	9.3%	46	25.0%	10.5%	\$3,236	17.0%	6.1%	
	Middle	123	28.3%	\$12,985	26.6%	24.0%	78	31.2%	22.2%	\$8,507	28.5%	18.3%	45	24.5%	17.6%	\$4,478	23.5%	13.8%	
	Upper	174	40.1%	\$25,346	51.8%	39.9%	100	40.0%	45.6%	\$15,751	52.8%	55.2%	74	40.2%	56.6%	\$9,595	50.4%	65.7%	
	Unknown	4	0.9%	\$702	1.4%	0.0%	0	0.0%	13.5%	\$0	0.0%	14.6%	4	2.2%	12.0%	\$702	3.7%	13.0%	
	Total	434	100.0%	\$48,885	100.0%	100.0%	250	100.0%	100.0%	\$29,851	100.0%	100.0%	184	100.0%	100.0%	\$19,034	100.0%	100.0%	
Small Business	Total Businesses																		
	Revenue	\$1 Million or Less	180	32.1%	\$14,870	44.6%	93.2%	112	59.6%	34.8%	\$9,525	56.2%	43.3%	68	18.2%	41.4%	\$5,345	32.6%	40.1%
		Over \$1 Million	71	12.7%	\$11,558	34.7%	3.2%	35	18.6%					36	9.7%				
		Total Rev. available	251	44.8%	\$26,428	79.3%	96.4%	147	78.2%					104	27.9%				
		Rev. Not Known	310	55.3%	\$6,900	20.7%	3.5%	41	21.8%					269	72.1%				
		Total	561	100.0%	\$33,328	100.0%	100.0%	188	100.0%					373	100.0%				
	Loan Size	\$100,000 or Less	500	89.1%	\$14,772	44.3%		153	81.4%	94.5%	\$6,327	37.3%	42.5%	347	93.0%	96.4%	\$8,445	51.5%	47.9%
		\$100,001 - \$250,000	37	6.6%	\$6,881	20.6%		23	12.2%	3.4%	\$4,132	24.4%	20.9%	14	3.8%	1.8%	\$2,749	16.8%	13.3%
		\$250,001 - \$1 Million	24	4.3%	\$11,675	35.0%		12	6.4%	2.1%	\$6,485	38.3%	36.6%	12	3.2%	1.8%	\$5,190	31.7%	38.7%
		Total	561	100.0%	\$33,328	100.0%		188	100.0%	100.0%	\$16,944	100.0%	100.0%	373	100.0%	100.0%	\$16,384	100.0%	100.0%
Total Farms																			
Small Farm	Revenue	\$1 Million or Less	3	75.0%	\$179	78.2%	98.5%	0	0.0%	81.3%	\$0	0.0%	79.3%	3	75.0%	72.2%	\$179	78.2%	83.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%					0	0.0%				
		Not Known	1	25.0%	\$50	21.8%	0.5%	0	0.0%					1	25.0%				
		Total	4	100.0%	\$229	100.0%	100.0%	0	0.0%					4	100.0%				
	Loan Size	\$100,000 or Less	3	75.0%	\$125	54.6%		0	0.0%	100.0%	\$0	0.0%	100.0%	3	75.0%	94.4%	\$125	54.6%	77.2%
\$100,001 - \$250,000		1	25.0%	\$104	45.4%		0	0.0%	0.0%	\$0	0.0%	0.0%	1	25.0%	5.6%	\$104	45.4%	22.8%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total		4	100.0%	\$229	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	4	100.0%	100.0%	\$229	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: FL Daytona

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	2.6	932	0.8	357	38.3	21,077	17.5
Moderate-income	15	19.2	14,683	12.2	2,802	19.1	23,676	19.6
Middle-income	52	66.7	86,461	71.6	5,785	6.7	28,298	23.4
Upper-income	9	11.5	18,644	15.4	641	3.4	47,669	39.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	78	100.0	120,720	100.0	9,585	7.9	120,720	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	2,366	647	0.5	27.3	1,439	60.8	280	11.8
Moderate-income	31,847	13,380	9.6	42.0	14,735	46.3	3,732	11.7
Middle-income	149,259	102,891	74.0	68.9	26,556	17.8	19,812	13.3
Upper-income	28,466	22,119	15.9	77.7	2,956	10.4	3,391	11.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	211,938	139,037	100.0	65.6	45,686	21.6	27,215	12.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	326	1.1	286	1.1	24	2.0	16	1.5
Moderate-income	4,315	15.2	3,789	14.4	288	24.5	238	23.0
Middle-income	18,756	65.9	17,469	66.6	669	57.0	618	59.6
Upper-income	5,055	17.8	4,697	17.9	193	16.4	165	15.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	28,452	100.0	26,241	100.0	1,174	100.0	1,037	100.0
Percentage of Total Businesses:			92.2		4.1		3.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	8	2.5	8	2.6	0	0.0	0	0.0
Middle-income	234	74.1	223	73.6	9	81.8	2	100.0
Upper-income	74	23.4	72	23.8	2	18.2	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	316	100.0	303	100.0	11	100.0	2	100.0
Percentage of Total Farms:			95.9		3.5		.6	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Daytona

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	13	4.9%	\$1,290	3.3%	9.6%	3	2.2%	5.4%	\$495	2.3%	4.0%	10	7.8%	4.7%	\$795	4.6%	4.0%
	Middle	168	62.9%	\$22,892	58.9%	74.0%	81	58.7%	70.6%	\$11,353	52.2%	64.4%	87	67.4%	71.7%	\$11,539	67.4%	64.7%
	Upper	86	32.2%	\$14,705	37.8%	15.9%	54	39.1%	23.9%	\$9,909	45.5%	31.6%	32	24.8%	23.6%	\$4,796	28.0%	31.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	267	100.0%	\$38,887	100.0%	100.0%	138	100.0%	100.0%	\$21,757	100.0%	100.0%	129	100.0%	100.0%	\$17,130	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	3.5%	\$322	1.3%	9.6%	2	2.1%	4.8%	\$112	0.8%	3.3%	4	5.4%	4.4%	\$210	2.0%	3.3%
	Middle	130	76.5%	\$18,536	76.2%	74.0%	71	74.0%	64.7%	\$9,669	71.2%	60.2%	59	79.7%	65.6%	\$8,867	82.6%	61.4%
	Upper	34	20.0%	\$5,459	22.4%	15.9%	23	24.0%	30.4%	\$3,802	28.0%	36.5%	11	14.9%	29.9%	\$1,657	15.4%	35.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	170	100.0%	\$24,317	100.0%	100.0%	96	100.0%	100.0%	\$13,583	100.0%	100.0%	74	100.0%	100.0%	\$10,734	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.0%
	Moderate	1	4.5%	\$6	1.9%	9.6%	0	0.0%	8.3%	\$0	0.0%	5.8%	1	6.3%	10.0%	\$6	2.4%	10.7%
	Middle	16	72.7%	\$232	74.4%	74.0%	6	100.0%	74.3%	\$66	100.0%	66.7%	10	62.5%	65.5%	\$166	67.5%	55.8%
	Upper	5	22.7%	\$74	23.7%	15.9%	0	0.0%	17.4%	\$0	0.0%	27.6%	5	31.3%	24.2%	\$74	30.1%	33.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	22	100.0%	\$312	100.0%	100.0%	6	100.0%	100.0%	\$66	100.0%	100.0%	16	100.0%	100.0%	\$246	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.9%	0	0.0%	33.3%	\$0	0.0%	10.7%	0	0.0%	38.9%	\$0	0.0%	10.9%
	Middle	0	0.0%	\$0	0.0%	60.8%	0	0.0%	66.7%	\$0	0.0%	89.3%	0	0.0%	55.6%	\$0	0.0%	75.9%
	Upper	0	0.0%	\$0	0.0%	10.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	5.6%	\$0	0.0%	13.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	20	4.4%	\$1,618	2.5%	9.6%	5	2.1%	5.3%	\$607	1.7%	4.1%	15	6.8%	4.8%	\$1,011	3.6%	3.9%
	Middle	314	68.4%	\$41,660	65.6%	74.0%	158	65.8%	68.2%	\$21,088	59.6%	64.2%	156	71.2%	69.0%	\$20,572	73.2%	63.5%
	Upper	125	27.2%	\$20,238	31.9%	15.9%	77	32.1%	26.4%	\$13,711	38.7%	31.7%	48	21.9%	26.2%	\$6,527	23.2%	32.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	459	100.0%	\$63,516	100.0%	100.0%	240	100.0%	100.0%	\$35,406	100.0%	100.0%	219	100.0%	100.0%	\$28,110	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	14	3.3%	\$1,061	3.7%	1.1%	5	3.9%	0.8%	\$732	5.6%	0.9%	9	3.1%	1.0%	\$329	2.0%	1.0%
	Moderate	33	7.8%	\$1,924	6.6%	14.4%	11	8.5%	13.7%	\$701	5.4%	20.0%	22	7.5%	14.2%	\$1,223	7.6%	22.7%
	Middle	303	71.8%	\$17,502	60.3%	66.6%	88	68.2%	62.8%	\$7,498	57.9%	58.7%	215	73.4%	63.1%	\$10,004	62.2%	57.3%
	Upper	72	17.1%	\$8,546	29.4%	17.9%	25	19.4%	20.5%	\$4,025	31.1%	19.2%	47	16.0%	20.4%	\$4,521	28.1%	18.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	1.2%	0	0.0%	1.3%	\$0	0.0%	0.3%
Total	422	100.0%	\$29,033	100.0%	100.0%	129	100.0%	100.0%	\$12,956	100.0%	100.0%	293	100.0%	100.0%	\$16,077	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.6%	0	0.0%	7.3%	\$0	0.0%	5.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	50.0%	\$2	8.7%	73.6%	0	0.0%	61.0%	\$0	0.0%	82.1%	1	50.0%	78.9%	\$2	8.7%	86.0%
	Upper	1	50.0%	\$21	91.3%	23.8%	0	0.0%	26.8%	\$0	0.0%	10.7%	1	50.0%	21.1%	\$21	91.3%	14.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.9%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	2	100.0%	\$23	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$23	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Daytona

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$(000s)	\$ %		Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	
HOME PURCHASE	Low	16	6.0%	\$1,119	2.9%	17.5%	8	5.8%	9.7%	\$552	2.5%	5.2%	8	6.2%	11.0%	\$567	3.3%	5.9%	
	Moderate	46	17.2%	\$4,583	11.8%	19.6%	25	18.1%	24.8%	\$2,528	11.6%	19.2%	21	16.3%	21.0%	\$2,055	12.0%	15.4%	
	Middle	51	19.1%	\$6,299	16.2%	23.4%	29	21.0%	22.6%	\$3,916	18.0%	21.7%	22	17.1%	20.1%	\$2,383	13.9%	18.8%	
	Upper	150	56.2%	\$26,277	67.6%	39.5%	76	55.1%	33.7%	\$14,761	67.8%	44.6%	74	57.4%	34.8%	\$11,516	67.2%	46.6%	
	Unknown	4	1.5%	\$609	1.6%	0.0%	0	0.0%	9.1%	\$0	0.0%	9.3%	4	3.1%	13.0%	\$609	3.6%	13.3%	
	Total	267	100.0%	\$38,887	100.0%	100.0%	138	100.0%	100.0%	\$21,757	100.0%	100.0%	129	100.0%	100.0%	\$17,130	100.0%	100.0%	
REFINANCE	Low	18	10.6%	\$1,297	5.3%	17.5%	14	14.6%	5.5%	\$1,041	7.7%	2.9%	4	5.4%	6.7%	\$256	2.4%	3.6%	
	Moderate	23	13.5%	\$1,989	8.2%	19.6%	12	12.5%	15.1%	\$945	7.0%	10.5%	11	14.9%	14.0%	\$1,044	9.7%	9.3%	
	Middle	46	27.1%	\$5,250	21.6%	23.4%	25	26.0%	19.9%	\$3,211	23.6%	16.5%	21	28.4%	17.4%	\$2,039	19.0%	14.2%	
	Upper	76	44.7%	\$14,430	59.3%	39.5%	42	43.8%	38.6%	\$7,780	57.3%	48.6%	34	45.9%	37.8%	\$6,650	62.0%	50.0%	
	Unknown	7	4.1%	\$1,351	5.6%	0.0%	3	3.1%	20.9%	\$606	4.5%	21.4%	4	5.4%	24.1%	\$745	6.9%	23.0%	
	Total	170	100.0%	\$24,317	100.0%	100.0%	96	100.0%	100.0%	\$13,583	100.0%	100.0%	74	100.0%	100.0%	\$10,734	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	4.5%	\$5	1.6%	17.5%	0	0.0%	17.4%	\$0	0.0%	6.5%	1	6.3%	18.9%	\$5	2.0%	5.7%	
	Moderate	4	18.2%	\$53	17.0%	19.6%	1	16.7%	31.3%	\$32	48.5%	23.4%	3	18.8%	31.0%	\$21	8.5%	15.7%	
	Middle	4	18.2%	\$25	8.0%	23.4%	2	33.3%	24.9%	\$9	13.6%	18.7%	2	12.5%	20.6%	\$16	6.5%	18.1%	
	Upper	13	59.1%	\$229	73.4%	39.5%	3	50.0%	23.4%	\$25	37.9%	45.2%	10	62.5%	27.0%	\$204	82.9%	53.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.0%	\$0	0.0%	6.2%	0	0.0%	2.5%	\$0	0.0%	6.9%	
	Total	22	100.0%	\$312	100.0%	100.0%	6	100.0%	100.0%	\$66	100.0%	100.0%	16	100.0%	100.0%	\$246	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	35	7.6%	\$2,421	3.8%	17.5%	22	9.2%	8.2%	\$1,593	4.5%	3.9%	13	5.9%	9.4%	\$828	2.9%	4.7%	
	Moderate	73	15.9%	\$6,625	10.4%	19.6%	38	15.8%	20.9%	\$3,505	9.9%	14.3%	35	16.0%	18.4%	\$3,120	11.1%	12.2%	
	Middle	101	22.0%	\$11,574	18.2%	23.4%	56	23.3%	21.5%	\$7,136	20.2%	18.0%	45	20.5%	19.0%	\$4,438	15.8%	16.2%	
	Upper	239	52.1%	\$40,936	64.4%	39.5%	121	50.4%	35.5%	\$22,566	63.7%	43.5%	118	53.9%	35.7%	\$18,370	65.4%	46.8%	
	Unknown	11	2.4%	\$1,960	3.1%	0.0%	3	1.3%	14.0%	\$606	1.7%	20.2%	8	3.7%	17.5%	\$1,354	4.8%	20.1%	
	Total	459	100.0%	\$63,516	100.0%	100.0%	240	100.0%	100.0%	\$35,406	100.0%	100.0%	219	100.0%	100.0%	\$28,110	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	145	34.4%	\$10,409	35.9%	92.2%	72	55.8%	32.3%	\$4,993	38.5%	39.2%	73	24.9%	47.6%	\$5,416	33.7%	36.0%
		Over \$1 Million	72	17.1%	\$14,215	49.0%	4.1%	38	29.5%				34	11.6%					
		Total Rev. available	217	51.5%	\$24,624	84.9%	96.3%	110	85.3%				107	36.5%					
		Rev. Not Known	205	48.6%	\$4,409	15.2%	3.6%	19	14.7%				186	63.5%					
		Total	422	100.0%	\$29,033	100.0%	100.0%	129	100.0%				293	100.0%					
	Loan Size	\$100,000 or Less	372	88.2%	\$12,055	41.5%		110	85.3%	96.0%	\$5,140	39.7%	39.5%	262	89.4%	95.8%	\$6,915	43.0%	42.6%
\$100,001 - \$250,000		23	5.5%	\$3,865	13.3%		7	5.4%	1.7%	\$1,262	9.7%	11.4%	16	5.5%	2.1%	\$2,603	16.2%	14.0%	
\$250,001 - \$1 Million		27	6.4%	\$13,113	45.2%		12	9.3%	2.4%	\$6,554	50.6%	49.1%	15	5.1%	2.0%	\$6,559	40.8%	43.4%	
Total		422	100.0%	\$29,033	100.0%		129	100.0%	100.0%	\$12,956	100.0%	100.0%	293	100.0%	100.0%	\$16,077	100.0%	100.0%	
Total Farms																			
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	95.9%	0	0.0%	68.3%	\$0	0.0%	76.0%	0	0.0%	63.2%	\$0	0.0%	40.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.5%	0	0.0%				0	0.0%					
		Not Known	2	100.0%	\$23	100.0%	0.6%	0	0.0%				2	100.0%					
		Total	2	100.0%	\$23	100.0%	100.0%	0	0.0%				2	100.0%					
	Loan Size	\$100,000 or Less	2	100.0%	\$23	100.0%		0	0.0%	97.6%	\$0	0.0%	49.7%	2	100.0%	100.0%	\$23	100.0%	100.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	50.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total		2	100.0%	\$23	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$23	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: FL Ft. Lauderdale

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	4.3	11,716	2.8	4,150	35.4	86,404	20.9
Moderate-income	72	25.8	104,298	25.2	15,986	15.3	75,249	18.2
Middle-income	117	41.9	179,424	43.3	11,991	6.7	84,785	20.5
Upper-income	78	28.0	118,520	28.6	3,837	3.2	167,520	40.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	279	100.0	413,958	100.0	35,964	8.7	413,958	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	19,960	4,649	1.0	23.3	13,036	65.3	2,275	11.4
Moderate-income	203,409	108,262	23.8	53.2	69,934	34.4	25,213	12.4
Middle-income	333,388	208,788	45.9	62.6	86,096	25.8	38,504	11.5
Upper-income	184,286	132,926	29.2	72.1	30,754	16.7	20,606	11.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	741,043	454,625	100.0	61.3	199,820	27.0	86,598	11.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4,630	3.9	3,978	3.7	397	6.5	255	5.2
Moderate-income	26,015	22.1	23,014	21.5	1,777	29.2	1,224	24.9
Middle-income	49,316	41.8	44,700	41.8	2,510	41.3	2,106	42.9
Upper-income	37,972	32.2	35,247	33.0	1,398	23.0	1,327	27.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	117,933	100.0	106,939	100.0	6,082	100.0	4,912	100.0
Percentage of Total Businesses:			90.7		5.2		4.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	8	2.4	8	2.5	0	0.0	0	0.0
Moderate-income	44	13.1	36	11.4	6	40.0	2	50.0
Middle-income	121	36.0	118	37.2	3	20.0	0	0.0
Upper-income	163	48.5	155	48.9	6	40.0	2	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	336	100.0	317	100.0	15	100.0	4	100.0
Percentage of Total Farms:			94.3		4.5		1.2	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	17	1.6%	\$2,130	1.0%	1.0%	11	1.9%	1.3%	\$1,645	1.3%	1.0%	6	1.2%	1.3%	\$485	0.5%	1.1%
	Moderate	145	13.6%	\$14,409	6.6%	23.8%	69	12.0%	15.3%	\$7,176	5.8%	9.2%	76	15.4%	14.9%	\$7,233	7.5%	9.9%
	Middle	491	46.0%	\$82,683	37.6%	45.9%	278	48.3%	45.3%	\$48,366	39.4%	36.9%	213	43.3%	43.6%	\$34,317	35.4%	35.3%
	Upper	414	38.8%	\$120,617	54.9%	29.2%	217	37.7%	38.1%	\$65,725	53.5%	52.9%	197	40.0%	40.1%	\$54,892	56.6%	53.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,067	100.0%	\$219,839	100.0%	100.0%	575	100.0%	100.0%	\$122,912	100.0%	100.0%	492	100.0%	100.0%	\$96,927	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.7%	\$0	0.0%	0.6%	0	0.0%	0.7%	\$0	0.0%	0.7%
	Moderate	36	10.4%	\$3,502	4.4%	23.8%	15	9.1%	7.6%	\$1,530	3.7%	4.6%	21	11.5%	8.2%	\$1,972	5.2%	5.1%
	Middle	109	31.4%	\$19,790	24.9%	45.9%	48	29.1%	32.8%	\$8,710	21.1%	26.9%	61	33.5%	33.6%	\$11,080	29.0%	27.3%
	Upper	202	58.2%	\$56,179	70.7%	29.2%	102	61.8%	58.9%	\$31,052	75.2%	68.0%	100	54.9%	57.5%	\$25,127	65.8%	66.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	347	100.0%	\$79,471	100.0%	100.0%	165	100.0%	100.0%	\$41,292	100.0%	100.0%	182	100.0%	100.0%	\$38,179	100.0%	100.0%
HOME IMPROVEMENT	Low	1	4.0%	\$3	0.9%	1.0%	0	0.0%	0.4%	\$0	0.0%	0.3%	1	6.3%	0.5%	\$3	1.2%	0.1%
	Moderate	6	24.0%	\$113	33.1%	23.8%	3	33.3%	15.4%	\$35	36.8%	6.7%	3	18.8%	14.2%	\$78	31.7%	6.9%
	Middle	8	32.0%	\$104	30.5%	45.9%	2	22.2%	39.9%	\$30	31.6%	26.6%	6	37.5%	34.6%	\$74	30.1%	24.9%
	Upper	10	40.0%	\$121	35.5%	29.2%	4	44.4%	44.3%	\$30	31.6%	66.4%	6	37.5%	50.7%	\$91	37.0%	68.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$341	100.0%	100.0%	9	100.0%	100.0%	\$95	100.0%	100.0%	16	100.0%	100.0%	\$246	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	2.2%	0	0.0%	10.0%	\$0	0.0%	11.1%	0	0.0%	7.4%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	32.6%	0	0.0%	33.3%	\$0	0.0%	15.2%	0	0.0%	30.9%	\$0	0.0%	27.1%
	Middle	0	0.0%	\$0	0.0%	48.6%	0	0.0%	40.0%	\$0	0.0%	56.9%	0	0.0%	38.3%	\$0	0.0%	42.2%
	Upper	0	0.0%	\$0	0.0%	16.6%	0	0.0%	16.7%	\$0	0.0%	16.8%	0	0.0%	23.5%	\$0	0.0%	29.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	18	1.3%	\$2,133	0.7%	1.0%	11	1.5%	1.1%	\$1,645	1.0%	1.4%	7	1.0%	1.1%	\$488	0.4%	0.9%
	Moderate	187	13.0%	\$18,024	6.0%	23.8%	87	11.6%	12.3%	\$8,741	5.3%	7.7%	100	14.5%	12.3%	\$9,283	6.9%	9.2%
	Middle	608	42.3%	\$102,577	34.2%	45.9%	328	43.8%	40.3%	\$57,106	34.8%	33.9%	280	40.6%	39.5%	\$45,471	33.6%	32.6%
	Upper	626	43.5%	\$176,917	59.0%	29.2%	323	43.1%	46.3%	\$96,807	58.9%	57.0%	303	43.9%	47.2%	\$80,110	59.2%	57.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,439	100.0%	\$299,651	100.0%	100.0%	749	100.0%	100.0%	\$164,299	100.0%	100.0%	690	100.0%	100.0%	\$135,352	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	68	4.6%	\$8,625	6.1%	3.7%	22	4.0%	3.9%	\$2,905	4.0%	5.2%	46	4.9%	3.9%	\$5,720	8.3%	5.6%
	Moderate	333	22.4%	\$39,006	27.6%	21.5%	129	23.2%	17.4%	\$20,798	28.7%	21.2%	204	21.8%	17.6%	\$18,208	26.5%	20.6%
	Middle	585	39.3%	\$54,938	38.9%	41.8%	231	41.6%	39.8%	\$31,129	43.0%	41.7%	354	37.9%	39.7%	\$23,809	34.7%	41.6%
	Upper	503	33.8%	\$38,534	27.3%	33.0%	173	31.2%	37.9%	\$17,635	24.3%	31.1%	330	35.3%	38.2%	\$20,899	30.4%	32.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.8%	0	0.0%	0.7%	\$0	0.0%	0.2%
Total	1,489	100.0%	\$141,103	100.0%	100.0%	555	100.0%	100.0%	\$72,467	100.0%	100.0%	934	100.0%	100.0%	\$68,636	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	1.2%	\$0	0.0%	0.2%	0	0.0%	6.7%	\$0	0.0%	14.8%
	Moderate	0	0.0%	\$0	0.0%	11.4%	0	0.0%	19.0%	\$0	0.0%	4.1%	0	0.0%	10.0%	\$0	0.0%	1.2%
	Middle	0	0.0%	\$0	0.0%	37.2%	0	0.0%	41.7%	\$0	0.0%	32.4%	0	0.0%	16.7%	\$0	0.0%	14.0%
	Upper	1	100.0%	\$20	100.0%	48.9%	0	0.0%	38.1%	\$0	0.0%	63.3%	1	100.0%	66.7%	\$20	100.0%	70.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$20	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$20	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	91	8.5%	\$7,131	3.2%	20.9%	54	9.4%	7.8%	\$4,287	3.5%	3.4%	37	7.5%	5.8%	\$2,844	2.9%	2.4%	
	Moderate	245	23.0%	\$29,695	13.5%	18.2%	132	23.0%	22.6%	\$16,936	13.8%	14.5%	113	23.0%	19.3%	\$12,759	13.2%	11.3%	
	Middle	273	25.6%	\$45,727	20.8%	20.5%	154	26.8%	22.1%	\$27,084	22.0%	19.8%	119	24.2%	20.2%	\$18,643	19.2%	16.8%	
	Upper	453	42.5%	\$136,589	62.1%	40.5%	235	40.9%	35.1%	\$74,605	60.7%	50.1%	218	44.3%	41.8%	\$61,984	63.9%	56.6%	
	Unknown	5	0.5%	\$697	0.3%	0.0%	0	0.0%	12.4%	\$0	0.0%	12.2%	5	1.0%	12.9%	\$697	0.7%	13.0%	
	Total	1,067	100.0%	\$219,839	100.0%	100.0%	575	100.0%	100.0%	\$122,912	100.0%	100.0%	492	100.0%	100.0%	\$96,927	100.0%	100.0%	
REFINANCE	Low	22	6.3%	\$2,338	2.9%	20.9%	6	3.6%	3.9%	\$626	1.5%	2.0%	16	8.8%	3.4%	\$1,712	4.5%	1.7%	
	Moderate	39	11.2%	\$3,798	4.8%	18.2%	19	11.5%	9.5%	\$1,829	4.4%	5.9%	20	11.0%	7.7%	\$1,969	5.2%	4.3%	
	Middle	70	20.2%	\$11,333	14.3%	20.5%	39	23.6%	16.7%	\$6,766	16.4%	12.8%	31	17.0%	13.5%	\$4,567	12.0%	9.8%	
	Upper	211	60.8%	\$60,950	76.7%	40.5%	100	60.6%	50.5%	\$31,895	77.2%	60.5%	111	61.0%	48.7%	\$29,055	76.1%	59.9%	
	Unknown	5	1.4%	\$1,052	1.3%	0.0%	1	0.6%	19.4%	\$176	0.4%	18.8%	4	2.2%	26.8%	\$876	2.3%	24.4%	
	Total	347	100.0%	\$79,471	100.0%	100.0%	165	100.0%	100.0%	\$41,292	100.0%	100.0%	182	100.0%	100.0%	\$38,179	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	8.0%	\$8	2.3%	20.9%	1	11.1%	14.8%	\$3	3.2%	3.5%	1	6.3%	8.3%	\$5	2.0%	1.1%	
	Moderate	8	32.0%	\$118	34.6%	18.2%	4	44.4%	17.8%	\$40	42.1%	9.0%	4	25.0%	17.9%	\$78	31.7%	5.3%	
	Middle	2	8.0%	\$6	1.8%	20.5%	0	0.0%	22.8%	\$0	0.0%	18.9%	2	12.5%	22.9%	\$6	2.4%	14.4%	
	Upper	13	52.0%	\$209	61.3%	40.5%	4	44.4%	37.7%	\$52	54.7%	54.9%	9	56.3%	45.2%	\$157	63.8%	57.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.9%	\$0	0.0%	13.8%	0	0.0%	5.7%	\$0	0.0%	21.5%	
	Total	25	100.0%	\$341	100.0%	100.0%	9	100.0%	100.0%	\$95	100.0%	100.0%	16	100.0%	100.0%	\$246	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	115	8.0%	\$9,477	3.2%	20.9%	61	8.1%	6.4%	\$4,916	3.0%	2.7%	54	7.8%	4.9%	\$4,561	3.4%	1.9%	
	Moderate	292	20.3%	\$33,611	11.2%	18.2%	155	20.7%	17.4%	\$18,805	11.4%	10.3%	137	19.9%	14.6%	\$14,806	10.9%	7.7%	
	Middle	345	24.0%	\$57,066	19.0%	20.5%	193	25.8%	20.0%	\$33,850	20.6%	16.0%	152	22.0%	17.5%	\$23,216	17.2%	12.9%	
	Upper	677	47.0%	\$197,748	66.0%	40.5%	339	45.3%	41.1%	\$106,552	64.9%	51.6%	338	49.0%	44.5%	\$91,196	67.4%	53.9%	
	Unknown	10	0.7%	\$1,749	0.6%	0.0%	1	0.1%	15.2%	\$176	0.1%	19.5%	9	1.3%	18.5%	\$1,573	1.2%	23.5%	
	Total	1,439	100.0%	\$299,651	100.0%	100.0%	749	100.0%	100.0%	\$164,299	100.0%	100.0%	690	100.0%	100.0%	\$135,352	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	541	36.3%	\$45,638	32.3%	90.7%	273	49.2%	26.9%	\$23,754	32.8%	27.8%	268	28.7%	43.6%	\$21,884	31.9%	28.9%
		Over \$1 Million	374	25.1%	\$72,438	51.3%	5.2%	202	36.4%				172	18.4%					
		Total Rev. available	915	61.4%	\$118,076	83.6%	95.9%	475	85.6%				440	47.1%					
	Rev. Not Known	574	38.5%	\$23,027	16.3%	4.2%	80	14.4%				494	52.9%						
	Total	1,489	100.0%	\$141,103	100.0%	100.0%	555	100.0%				934	100.0%						
Loan Size	\$100,000 or Less	1,173	78.8%	\$40,408	28.6%		390	70.3%	95.9%	\$16,494	22.8%	39.3%	783	83.8%	96.2%	\$23,914	34.8%	44.9%	
	\$100,001 - \$250,000	182	12.2%	\$34,457	24.4%		86	15.5%	2.0%	\$16,055	22.2%	15.1%	96	10.3%	2.0%	\$18,402	26.8%	14.9%	
	\$250,001 - \$1 Million	134	9.0%	\$66,238	46.9%		79	14.2%	2.1%	\$39,918	55.1%	45.6%	55	5.9%	1.8%	\$26,320	38.3%	40.2%	
	Total	1,489	100.0%	\$141,103	100.0%		555	100.0%	100.0%	\$72,467	100.0%	100.0%	934	100.0%	100.0%	\$68,636	100.0%	100.0%	
	Total	1,489	100.0%	\$141,103	100.0%		555	100.0%	100.0%	\$72,467	100.0%	100.0%	934	100.0%	100.0%	\$68,636	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	1	100.0%	\$20	100.0%	94.3%	0	0.0%	71.4%	\$0	0.0%	75.5%	1	100.0%	56.7%	\$20	100.0%	50.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.5%	0	0.0%				0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%				0	0.0%						
	Total	1	100.0%	\$20	100.0%	100.0%	0	0.0%				1	100.0%						
	Loan Size	\$100,000 or Less	1	100.0%	\$20	100.0%		0	0.0%	98.8%	\$0	0.0%	61.0%	1	100.0%	90.0%	\$20	100.0%	39.3%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.3%	\$0	0.0%	13.7%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	39.0%	0	0.0%	6.7%	\$0	0.0%	47.0%	
Total		1	100.0%	\$20	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$20	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: FL Ft. Myers

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	1.7	2,090	1.6	906	43.3	22,017	17.1
Moderate-income	20	17.1	18,440	14.4	2,789	15.1	25,614	19.9
Middle-income	68	58.1	80,176	62.4	4,285	5.3	29,947	23.3
Upper-income	27	23.1	27,717	21.6	616	2.2	50,845	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	117	100.0	128,423	100.0	8,596	6.7	128,423	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	3,069	1,248	0.9	40.7	1,591	51.8	230	7.5
Moderate-income	37,265	17,856	12.4	47.9	12,959	34.8	6,450	17.3
Middle-income	144,203	92,210	63.9	63.9	24,057	16.7	27,936	19.4
Upper-income	60,868	32,942	22.8	54.1	5,736	9.4	22,190	36.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	245,405	144,256	100.0	58.8	44,343	18.1	56,806	23.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	390	1.0	332	0.9	38	2.2	20	1.2
Moderate-income	4,571	11.5	4,004	11.0	306	17.5	261	16.0
Middle-income	24,986	62.7	23,162	63.5	951	54.5	873	53.6
Upper-income	9,879	24.8	8,953	24.6	451	25.8	475	29.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	39,826	100.0	36,451	100.0	1,746	100.0	1,629	100.0
Percentage of Total Businesses:			91.5		4.4		4.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	24	8.8	21	8.0	2	20.0	1	100.0
Middle-income	188	68.9	181	69.1	7	70.0	0	0.0
Upper-income	61	22.3	60	22.9	1	10.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	273	100.0	262	100.0	10	100.0	1	100.0
Percentage of Total Farms:			96.0		3.7		.4	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Ft. Myers

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	11	2.4%	\$1,328	1.7%	12.4%	10	4.3%	4.5%	\$1,250	3.3%	3.0%	1	0.4%	4.3%	\$78	0.2%	3.0%
	Middle	289	63.2%	\$35,186	44.2%	63.9%	143	62.2%	71.1%	\$16,900	44.7%	58.7%	146	64.3%	66.9%	\$18,286	43.7%	53.7%
	Upper	157	34.4%	\$43,174	54.2%	22.8%	77	33.5%	24.3%	\$19,676	52.0%	38.3%	80	35.2%	28.6%	\$23,498	56.1%	43.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	457	100.0%	\$79,688	100.0%	100.0%	230	100.0%	100.0%	\$37,826	100.0%	100.0%	227	100.0%	100.0%	\$41,862	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	1.5%	\$275	0.8%	12.4%	2	2.4%	3.4%	\$275	1.4%	2.7%	0	0.0%	3.3%	\$0	0.0%	2.4%
	Middle	64	47.4%	\$10,331	31.6%	63.9%	43	51.2%	49.7%	\$6,672	33.9%	38.6%	21	41.2%	52.6%	\$3,659	28.2%	40.2%
	Upper	69	51.1%	\$22,048	67.5%	22.8%	39	46.4%	46.9%	\$12,737	64.7%	58.6%	30	58.8%	44.1%	\$9,311	71.8%	57.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	135	100.0%	\$32,654	100.0%	100.0%	84	100.0%	100.0%	\$19,684	100.0%	100.0%	51	100.0%	100.0%	\$12,970	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	0.1%
	Moderate	2	11.8%	\$9	3.3%	12.4%	0	0.0%	8.1%	\$0	0.0%	0.7%	2	16.7%	14.4%	\$9	4.4%	7.0%
	Middle	11	64.7%	\$216	79.4%	63.9%	4	80.0%	60.1%	\$63	91.3%	44.0%	7	58.3%	61.9%	\$153	75.4%	48.4%
	Upper	4	23.5%	\$47	17.3%	22.8%	1	20.0%	31.8%	\$6	8.7%	55.3%	3	25.0%	22.0%	\$41	20.2%	44.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$272	100.0%	100.0%	5	100.0%	100.0%	\$69	100.0%	100.0%	12	100.0%	100.0%	\$203	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	25.0%	\$0	0.0%	6.0%	0	0.0%	15.8%	\$0	0.0%	17.2%
	Middle	0	0.0%	\$0	0.0%	44.4%	0	0.0%	58.3%	\$0	0.0%	87.0%	0	0.0%	47.4%	\$0	0.0%	70.5%
	Upper	0	0.0%	\$0	0.0%	38.9%	0	0.0%	16.7%	\$0	0.0%	6.9%	0	0.0%	36.8%	\$0	0.0%	12.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	15	2.5%	\$1,612	1.4%	12.4%	12	3.8%	4.2%	\$1,525	2.6%	2.9%	3	1.0%	4.1%	\$87	0.2%	2.8%
	Middle	364	59.8%	\$45,733	40.6%	63.9%	190	59.6%	63.7%	\$23,635	41.0%	50.1%	174	60.0%	61.6%	\$22,098	40.2%	47.8%
	Upper	230	37.8%	\$65,269	58.0%	22.8%	117	36.7%	32.0%	\$32,419	56.3%	47.0%	113	39.0%	34.2%	\$32,850	59.7%	49.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	609	100.0%	\$112,614	100.0%	100.0%	319	100.0%	100.0%	\$57,579	100.0%	100.0%	290	100.0%	100.0%	\$55,035	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	1	0.1%	\$725	1.3%	0.9%	0	0.0%	0.4%	\$0	0.0%	0.7%	1	0.2%	0.7%	\$725	2.3%	1.3%
	Moderate	92	9.8%	\$6,596	11.6%	11.0%	32	9.6%	9.5%	\$2,288	8.8%	11.0%	60	9.9%	9.5%	\$4,308	13.9%	12.4%
	Middle	584	62.2%	\$34,600	60.7%	63.5%	210	63.3%	57.2%	\$16,395	63.2%	55.3%	374	61.6%	58.2%	\$18,205	58.5%	53.5%
	Upper	262	27.9%	\$15,114	26.5%	24.6%	90	27.1%	30.4%	\$7,255	28.0%	32.0%	172	28.3%	29.9%	\$7,859	25.3%	32.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	1.0%	0	0.0%	1.8%	\$0	0.0%	0.5%
Total	939	100.0%	\$57,035	100.0%	100.0%	332	100.0%	100.0%	\$25,938	100.0%	100.0%	607	100.0%	100.0%	\$31,097	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.5%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.0%	0	0.0%	5.0%	\$0	0.0%	0.1%	0	0.0%	4.2%	\$0	0.0%	28.5%
	Middle	0	0.0%	\$0	0.0%	69.1%	0	0.0%	60.0%	\$0	0.0%	76.8%	0	0.0%	70.8%	\$0	0.0%	37.2%
	Upper	0	0.0%	\$0	0.0%	22.9%	0	0.0%	25.0%	\$0	0.0%	22.5%	0	0.0%	25.0%	\$0	0.0%	34.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	7.5%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Ft. Myers

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank		Agg		Bank		Agg		Bank		Agg		
		#	%	\$(000s)	\$ %		#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	43	9.4%	\$2,766	3.5%	17.1%	25	10.9%	12.7%	\$1,705	4.5%	6.3%	18	7.9%	8.6%	\$1,061	2.5%	4.1%	
	Moderate	60	13.1%	\$5,024	6.3%	19.9%	37	16.1%	20.3%	\$2,980	7.9%	13.9%	23	10.1%	15.0%	\$2,044	4.9%	9.3%	
	Middle	73	16.0%	\$8,865	11.1%	23.3%	39	17.0%	16.4%	\$4,847	12.8%	14.3%	34	15.0%	15.7%	\$4,018	9.6%	12.4%	
	Upper	276	60.4%	\$61,094	76.7%	39.6%	128	55.7%	38.9%	\$28,126	74.4%	54.6%	148	65.2%	45.8%	\$32,968	78.8%	60.8%	
	Unknown	5	1.1%	\$1,939	2.4%	0.0%	1	0.4%	11.7%	\$168	0.4%	10.8%	4	1.8%	14.9%	\$1,771	4.2%	13.5%	
	Total	457	100.0%	\$79,688	100.0%	100.0%	230	100.0%	100.0%	\$37,826	100.0%	100.0%	227	100.0%	100.0%	\$41,862	100.0%	100.0%	
REFINANCE	Low	12	8.9%	\$924	2.8%	17.1%	10	11.9%	4.4%	\$695	3.5%	2.7%	2	3.9%	3.8%	\$229	1.8%	1.8%	
	Moderate	12	8.9%	\$1,160	3.6%	19.9%	11	13.1%	11.3%	\$1,060	5.4%	6.4%	1	2.0%	8.3%	\$100	0.8%	4.3%	
	Middle	17	12.6%	\$2,239	6.9%	23.3%	11	13.1%	16.4%	\$1,528	7.8%	11.6%	6	11.8%	14.6%	\$711	5.5%	9.2%	
	Upper	92	68.1%	\$27,946	85.6%	39.6%	52	61.9%	51.4%	\$16,401	83.3%	64.4%	40	78.4%	53.6%	\$11,545	89.0%	66.9%	
	Unknown	2	1.5%	\$385	1.2%	0.0%	0	0.0%	16.5%	\$0	0.0%	14.8%	2	3.9%	19.8%	\$385	3.0%	17.8%	
	Total	135	100.0%	\$32,654	100.0%	100.0%	84	100.0%	100.0%	\$19,684	100.0%	100.0%	51	100.0%	100.0%	\$12,970	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	11.8%	\$6	2.2%	17.1%	1	20.0%	17.6%	\$3	4.3%	3.0%	1	8.3%	11.0%	\$3	1.5%	2.8%	
	Moderate	1	5.9%	\$7	2.6%	19.9%	0	0.0%	21.6%	\$0	0.0%	9.1%	1	8.3%	23.3%	\$7	3.4%	11.2%	
	Middle	7	41.2%	\$118	43.4%	23.3%	1	20.0%	16.9%	\$15	21.7%	13.1%	6	50.0%	24.2%	\$103	50.7%	16.5%	
	Upper	7	41.2%	\$141	51.8%	39.6%	3	60.0%	36.5%	\$51	73.9%	63.0%	4	33.3%	36.9%	\$90	44.3%	62.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.4%	\$0	0.0%	11.9%	0	0.0%	4.7%	\$0	0.0%	6.8%	
	Total	17	100.0%	\$272	100.0%	100.0%	5	100.0%	100.0%	\$69	100.0%	100.0%	12	100.0%	100.0%	\$203	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	57	9.4%	\$3,696	3.3%	17.1%	36	11.3%	9.9%	\$2,403	4.2%	4.7%	21	7.2%	6.9%	\$1,293	2.3%	3.1%	
	Moderate	73	12.0%	\$6,191	5.5%	19.9%	48	15.0%	17.2%	\$4,040	7.0%	10.6%	25	8.6%	12.7%	\$2,151	3.9%	7.0%	
	Middle	97	15.9%	\$11,222	10.0%	23.3%	51	16.0%	16.4%	\$6,390	11.1%	13.1%	46	15.9%	15.4%	\$4,832	8.8%	10.9%	
	Upper	375	61.6%	\$89,181	79.2%	39.6%	183	57.4%	43.1%	\$44,578	77.4%	58.6%	192	66.2%	48.4%	\$44,603	81.0%	63.2%	
	Unknown	7	1.1%	\$2,324	2.1%	0.0%	1	0.3%	13.3%	\$168	0.3%	12.9%	6	2.1%	16.6%	\$2,156	3.9%	15.7%	
	Total	609	100.0%	\$112,614	100.0%	100.0%	319	100.0%	100.0%	\$57,579	100.0%	100.0%	290	100.0%	100.0%	\$55,035	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	292	31.1%	\$19,416	34.0%	91.5%	156	47.0%	31.3%	\$9,375	36.1%	41.5%	136	22.4%	43.8%	\$10,041	32.3%	38.3%
		Over \$1 Million	175	18.6%	\$24,730	43.4%	4.4%	91	27.4%				84	13.8%					
		Total Rev. available	467	49.7%	\$44,146	77.4%	95.9%	247	74.4%				220	36.2%					
		Rev. Not Known	472	50.3%	\$12,889	22.6%	4.1%	85	25.6%				387	63.8%					
		Total	939	100.0%	\$57,035	100.0%	100.0%	332	100.0%				607	100.0%					
	Loan Size	\$100,000 or Less	845	90.0%	\$29,523	51.8%		295	88.9%	93.8%	\$13,799	53.2%	31.8%	550	90.6%	95.1%	\$15,724	50.6%	38.3%
\$100,001 - \$250,000		58	6.2%	\$10,214	17.9%		20	6.0%	2.8%	\$3,638	14.0%	14.3%	38	6.3%	2.3%	\$6,576	21.1%	13.6%	
\$250,001 - \$1 Million		36	3.8%	\$17,298	30.3%		17	5.1%	3.5%	\$8,501	32.8%	53.9%	19	3.1%	2.6%	\$8,797	28.3%	48.1%	
Total		939	100.0%	\$57,035	100.0%		332	100.0%	100.0%	\$25,938	100.0%	100.0%	607	100.0%	100.0%	\$31,097	100.0%	100.0%	
Total Farms																			
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	96.0%	0	0.0%	60.0%	\$0	0.0%	70.4%	0	0.0%	54.2%	\$0	0.0%	56.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.7%	0	0.0%				0	0.0%					
		Not Known	0	0.0%	\$0	0.0%	0.4%	0	0.0%				0	0.0%					
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	87.5%	\$0	0.0%	28.2%	0	0.0%	83.3%	\$0	0.0%	19.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.0%	\$0	0.0%	52.6%	0	0.0%	8.3%	\$0	0.0%	24.9%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	2.5%	\$0	0.0%	19.2%	0	0.0%	8.3%	\$0	0.0%	55.2%	
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: FL Ft. Walton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	7,958	17.0
Moderate-income	4	12.1	4,773	10.2	561	11.8	9,342	19.9
Middle-income	24	72.7	33,682	71.9	2,305	6.8	11,382	24.3
Upper-income	5	15.2	8,403	17.9	233	2.8	18,176	38.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	33	100.0	46,858	100.0	3,099	6.6	46,858	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	6,801	2,435	5.5	35.8	3,893	57.2	473	7.0
Middle-income	58,684	32,621	74.2	55.6	16,179	27.6	9,884	16.8
Upper-income	13,108	8,916	20.3	68.0	2,225	17.0	1,967	15.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	78,593	43,972	100.0	55.9	22,297	28.4	12,324	15.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,027	9.2	905	8.9	59	11.6	63	14.0
Middle-income	7,561	67.9	6,932	68.1	347	68.0	282	62.7
Upper-income	2,553	22.9	2,344	23.0	104	20.4	105	23.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11,141	100.0	10,181	100.0	510	100.0	450	100.0
Percentage of Total Businesses:			91.4		4.6		4.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	17	23.3	16	22.9	1	33.3	0	0.0
Middle-income	44	60.3	42	60.0	2	66.7	0	0.0
Upper-income	12	16.4	12	17.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	73	100.0	70	100.0	3	100.0	0	.0
Percentage of Total Farms:			95.9		4.1		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Ft. Walton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	1.7%	\$736	1.2%	5.5%	1	0.9%	6.5%	\$47	0.2%	4.9%	4	2.3%	6.1%	\$689	1.9%	5.2%
	Middle	193	66.8%	\$37,122	58.9%	74.2%	77	67.5%	70.1%	\$14,421	52.2%	63.2%	116	66.3%	69.9%	\$22,701	64.2%	64.8%
	Upper	91	31.5%	\$25,121	39.9%	20.3%	36	31.6%	23.4%	\$13,160	47.6%	31.9%	55	31.4%	24.0%	\$11,961	33.8%	30.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	289	100.0%	\$62,979	100.0%	100.0%	114	100.0%	100.0%	\$27,628	100.0%	100.0%	175	100.0%	100.0%	\$35,351	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	3.1%	\$720	1.6%	5.5%	3	3.0%	5.0%	\$447	1.5%	4.1%	2	3.2%	5.1%	\$273	1.8%	4.5%
	Middle	95	58.6%	\$22,761	51.4%	74.2%	58	58.0%	69.8%	\$14,647	50.4%	63.5%	37	59.7%	66.4%	\$8,114	53.3%	60.3%
	Upper	62	38.3%	\$20,768	46.9%	20.3%	39	39.0%	25.2%	\$13,939	48.0%	32.4%	23	37.1%	28.5%	\$6,829	44.9%	35.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	162	100.0%	\$44,249	100.0%	100.0%	100	100.0%	100.0%	\$29,033	100.0%	100.0%	62	100.0%	100.0%	\$15,216	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.5%	0	0.0%	6.7%	\$0	0.0%	2.1%	0	0.0%	11.5%	\$0	0.0%	15.0%
	Middle	10	76.9%	\$56	64.4%	74.2%	4	80.0%	70.2%	\$28	63.6%	59.5%	6	75.0%	66.4%	\$28	65.1%	65.0%
	Upper	3	23.1%	\$31	35.6%	20.3%	1	20.0%	23.1%	\$16	36.4%	38.5%	2	25.0%	22.1%	\$15	34.9%	20.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$87	100.0%	100.0%	5	100.0%	100.0%	\$44	100.0%	100.0%	8	100.0%	100.0%	\$43	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	82.9%	0	0.0%	75.0%	\$0	0.0%	84.1%	0	0.0%	50.0%	\$0	0.0%	4.2%
	Upper	0	0.0%	\$0	0.0%	12.5%	0	0.0%	25.0%	\$0	0.0%	15.9%	0	0.0%	50.0%	\$0	0.0%	95.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	2.2%	\$1,456	1.4%	5.5%	4	1.8%	5.7%	\$494	0.9%	4.5%	6	2.4%	5.8%	\$962	1.9%	4.9%
	Middle	298	64.2%	\$59,939	55.9%	74.2%	139	63.5%	70.0%	\$29,096	51.3%	63.4%	159	64.9%	68.3%	\$30,843	60.9%	61.9%
	Upper	156	33.6%	\$45,920	42.8%	20.3%	76	34.7%	24.3%	\$27,115	47.8%	32.1%	80	32.7%	25.9%	\$18,805	37.2%	33.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	464	100.0%	\$107,315	100.0%	100.0%	219	100.0%	100.0%	\$56,705	100.0%	100.0%	245	100.0%	100.0%	\$50,610	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	74	8.8%	\$3,610	6.9%	8.9%	23	8.5%	9.7%	\$1,962	7.7%	7.7%	51	9.0%	10.1%	\$1,648	6.1%	12.1%
	Middle	579	68.8%	\$31,441	59.9%	68.1%	190	69.9%	60.9%	\$16,029	63.1%	62.5%	389	68.4%	61.3%	\$15,412	57.0%	60.7%
	Upper	188	22.4%	\$17,398	33.2%	23.0%	59	21.7%	26.9%	\$7,396	29.1%	28.8%	129	22.7%	26.4%	\$10,002	37.0%	26.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.5%	\$0	0.0%	1.0%	0	0.0%	2.1%	\$0	0.0%	1.1%
Total	841	100.0%	\$52,449	100.0%	100.0%	272	100.0%	100.0%	\$25,387	100.0%	100.0%	569	100.0%	100.0%	\$27,062	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	22.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	25.0%	\$0	0.0%	44.4%
	Middle	0	0.0%	\$0	0.0%	60.0%	0	0.0%	81.8%	\$0	0.0%	86.2%	0	0.0%	50.0%	\$0	0.0%	44.4%
	Upper	0	0.0%	\$0	0.0%	17.1%	0	0.0%	18.2%	\$0	0.0%	13.8%	0	0.0%	25.0%	\$0	0.0%	11.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Ft. Walton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank		Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	12	4.2%	\$956	1.5%	17.0%	6	5.3%	6.2%	\$438	1.6%	2.8%	6	3.4%	5.6%	\$518	1.5%	2.5%	
	Moderate	33	11.4%	\$4,142	6.6%	19.9%	12	10.5%	19.2%	\$1,727	6.3%	13.3%	21	12.0%	18.1%	\$2,415	6.8%	12.9%	
	Middle	36	12.5%	\$5,251	8.3%	24.3%	14	12.3%	22.4%	\$2,148	7.8%	20.4%	22	12.6%	27.6%	\$3,103	8.8%	26.4%	
	Upper	198	68.5%	\$50,128	79.6%	38.8%	82	71.9%	35.2%	\$23,315	84.4%	46.9%	116	66.3%	34.3%	\$26,813	75.8%	44.2%	
	Unknown	10	3.5%	\$2,502	4.0%	0.0%	0	0.0%	17.0%	\$0	0.0%	16.6%	10	5.7%	14.4%	\$2,502	7.1%	14.0%	
	Total	289	100.0%	\$62,979	100.0%	100.0%	114	100.0%	100.0%	\$27,628	100.0%	100.0%	175	100.0%	100.0%	\$35,351	100.0%	100.0%	
REFINANCE	Low	12	7.4%	\$1,120	2.5%	17.0%	5	5.0%	4.4%	\$385	1.3%	2.3%	7	11.3%	5.2%	\$735	4.8%	2.4%	
	Moderate	22	13.6%	\$2,618	5.9%	19.9%	14	14.0%	10.3%	\$1,763	6.1%	6.5%	8	12.9%	9.1%	\$855	5.6%	5.0%	
	Middle	33	20.4%	\$4,800	10.8%	24.3%	17	17.0%	15.0%	\$2,616	9.0%	11.2%	16	25.8%	14.0%	\$2,184	14.4%	10.8%	
	Upper	92	56.8%	\$35,001	79.1%	38.8%	61	61.0%	37.8%	\$23,559	81.1%	46.1%	31	50.0%	35.3%	\$11,442	75.2%	43.9%	
	Unknown	3	1.9%	\$710	1.6%	0.0%	3	3.0%	32.4%	\$710	2.4%	33.8%	0	0.0%	36.4%	\$0	0.0%	37.9%	
	Total	162	100.0%	\$44,249	100.0%	100.0%	100	100.0%	100.0%	\$29,033	100.0%	100.0%	62	100.0%	100.0%	\$15,216	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	30.8%	\$18	20.7%	17.0%	1	20.0%	17.3%	\$4	9.1%	6.5%	3	37.5%	13.0%	\$14	32.6%	3.2%	
	Moderate	3	23.1%	\$10	11.5%	19.9%	1	20.0%	20.2%	\$3	6.8%	18.0%	2	25.0%	14.5%	\$7	16.3%	9.5%	
	Middle	2	15.4%	\$18	20.7%	24.3%	1	20.0%	26.9%	\$15	34.1%	20.7%	1	12.5%	22.9%	\$3	7.0%	20.9%	
	Upper	4	30.8%	\$41	47.1%	38.8%	2	40.0%	31.7%	\$22	50.0%	52.8%	2	25.0%	42.7%	\$19	44.2%	59.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.8%	\$0	0.0%	2.0%	0	0.0%	6.9%	\$0	0.0%	7.1%	
	Total	13	100.0%	\$87	100.0%	100.0%	5	100.0%	100.0%	\$44	100.0%	100.0%	8	100.0%	100.0%	\$43	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	24.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	38.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	28	6.0%	\$2,094	2.0%	17.0%	12	5.5%	5.5%	\$827	1.5%	2.6%	16	6.5%	5.6%	\$1,267	2.5%	2.4%	
	Moderate	58	12.5%	\$6,770	6.3%	19.9%	27	12.3%	14.7%	\$3,493	6.2%	9.9%	31	12.7%	14.1%	\$3,277	6.5%	9.4%	
	Middle	71	15.3%	\$10,069	9.4%	24.3%	32	14.6%	18.8%	\$4,779	8.4%	15.8%	39	15.9%	21.7%	\$5,290	10.5%	19.4%	
	Upper	294	63.4%	\$85,170	79.4%	38.8%	145	66.2%	36.4%	\$46,896	82.7%	46.5%	149	60.8%	34.8%	\$38,274	75.6%	43.5%	
	Unknown	13	2.8%	\$3,212	3.0%	0.0%	3	1.4%	24.5%	\$710	1.3%	25.3%	10	4.1%	23.7%	\$2,502	4.9%	25.4%	
	Total	464	100.0%	\$107,315	100.0%	100.0%	219	100.0%	100.0%	\$56,705	100.0%	100.0%	245	100.0%	100.0%	\$50,610	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	230	27.3%	\$17,730	33.8%	91.4%	133	48.9%	34.9%	\$10,296	40.6%	47.1%	97	17.0%	41.3%	\$7,434	27.5%	44.9%
		Over \$1 Million	101	12.0%	\$18,667	35.6%	4.6%	58	21.3%					43	7.6%				
		Total Rev. available	331	39.3%	\$36,397	69.4%	96.0%	191	70.2%					140	24.6%				
		Rev. Not Known	510	60.6%	\$16,052	30.6%	4.0%	81	29.8%					429	75.4%				
	Total	841	100.0%	\$52,449	100.0%	100.0%	272	100.0%					569	100.0%					
Loan Size	\$100,000 or Less	750	89.2%	\$22,418	42.7%		218	80.1%	90.7%	\$9,261	36.5%	32.3%	532	93.5%	93.0%	\$13,157	48.6%	33.2%	
	\$100,001 - \$250,000	48	5.7%	\$8,696	16.6%		32	11.8%	5.3%	\$5,537	21.8%	20.3%	16	2.8%	3.1%	\$3,159	11.7%	14.1%	
	\$250,001 - \$1 Million	43	5.1%	\$21,335	40.7%		22	8.1%	4.1%	\$10,589	41.7%	47.4%	21	3.7%	3.9%	\$10,746	39.7%	52.7%	
	Total	841	100.0%	\$52,449	100.0%		272	100.0%	100.0%	\$25,387	100.0%	100.0%	569	100.0%	100.0%	\$27,062	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	95.9%	0	0.0%	72.7%	\$0	0.0%	85.6%	0	0.0%	50.0%	\$0	0.0%	55.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.1%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	90.9%	\$0	0.0%	35.6%	0	0.0%	100.0%	\$0	0.0%	100.0%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	9.1%	\$0	0.0%	64.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: FL Gainesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	16.3	4,767	9.9	1,579	33.1	11,133	23.1
Moderate-income	10	23.3	9,744	20.3	2,042	21.0	7,595	15.8
Middle-income	16	37.2	20,383	42.4	1,860	9.1	9,300	19.3
Upper-income	10	23.3	13,206	27.5	399	3.0	20,072	41.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	43	100.0	48,100	100.0	5,880	12.2	48,100	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	11,781	2,998	6.2	25.4	7,573	64.3	1,210	10.3
Moderate-income	28,607	7,517	15.6	26.3	18,247	63.8	2,843	9.9
Middle-income	33,576	22,920	47.7	68.3	8,347	24.9	2,309	6.9
Upper-income	21,149	14,649	30.5	69.3	5,258	24.9	1,242	5.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	95,113	48,084	100.0	50.6	39,425	41.5	7,604	8.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	886	8.0	765	7.7	62	9.8	59	11.5
Moderate-income	2,702	24.3	2,353	23.6	178	28.2	171	33.2
Middle-income	4,253	38.3	3,892	39.0	204	32.3	157	30.5
Upper-income	3,276	29.5	2,960	29.7	188	29.7	128	24.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11,117	100.0	9,970	100.0	632	100.0	515	100.0
Percentage of Total Businesses:			89.7		5.7		4.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4	1.9	4	2.0	0	0.0	0	0.0
Moderate-income	12	5.8	11	5.5	1	14.3	0	0.0
Middle-income	166	79.8	160	80.4	5	71.4	1	50.0
Upper-income	26	12.5	24	12.1	1	14.3	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	208	100.0	199	100.0	7	100.0	2	100.0
Percentage of Total Farms:			95.7		3.4		1.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Gainesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	4.1%	\$0	0.0%	2.4%	0	0.0%	3.9%	\$0	0.0%	2.3%
	Moderate	7	16.3%	\$796	9.6%	15.6%	5	15.2%	13.3%	\$603	9.3%	10.0%	2	20.0%	10.5%	\$193	10.9%	6.6%
	Middle	19	44.2%	\$3,414	41.3%	47.7%	14	42.4%	44.0%	\$2,796	43.0%	42.1%	5	50.0%	43.0%	\$618	34.8%	39.2%
	Upper	17	39.5%	\$4,066	49.1%	30.5%	14	42.4%	38.6%	\$3,102	47.7%	45.5%	3	30.0%	42.6%	\$964	54.3%	51.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	43	100.0%	\$8,276	100.0%	100.0%	33	100.0%	100.0%	\$6,501	100.0%	100.0%	10	100.0%	100.0%	\$1,775	100.0%	100.0%
REFINANCE	Low	1	3.3%	\$186	3.2%	6.2%	1	5.3%	2.6%	\$186	5.3%	1.7%	0	0.0%	2.4%	\$0	0.0%	1.7%
	Moderate	1	3.3%	\$9	0.2%	15.6%	1	5.3%	9.0%	\$9	0.3%	7.0%	0	0.0%	8.9%	\$0	0.0%	6.2%
	Middle	13	43.3%	\$1,916	32.8%	47.7%	7	36.8%	41.8%	\$1,096	31.3%	38.4%	6	54.5%	42.4%	\$820	35.1%	39.4%
	Upper	15	50.0%	\$3,729	63.9%	30.5%	10	52.6%	46.7%	\$2,213	63.2%	52.8%	5	45.5%	46.3%	\$1,516	64.9%	52.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	30	100.0%	\$5,840	100.0%	100.0%	19	100.0%	100.0%	\$3,504	100.0%	100.0%	11	100.0%	100.0%	\$2,336	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	6.0%	\$0	0.0%	4.5%	0	0.0%	11.0%	\$0	0.0%	58.7%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	11.2%	\$0	0.0%	9.3%	0	0.0%	12.1%	\$0	0.0%	4.1%
	Middle	4	100.0%	\$47	100.0%	47.7%	3	100.0%	44.8%	\$42	100.0%	39.5%	1	100.0%	41.8%	\$5	100.0%	14.0%
	Upper	0	0.0%	\$0	0.0%	30.5%	0	0.0%	37.9%	\$0	0.0%	46.7%	0	0.0%	35.2%	\$0	0.0%	23.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$47	100.0%	100.0%	3	100.0%	100.0%	\$42	100.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	18.3%	0	0.0%	58.3%	\$0	0.0%	57.2%	0	0.0%	50.0%	\$0	0.0%	75.0%
	Moderate	0	0.0%	\$0	0.0%	54.1%	0	0.0%	16.7%	\$0	0.0%	7.7%	0	0.0%	50.0%	\$0	0.0%	25.0%
	Middle	0	0.0%	\$0	0.0%	13.7%	0	0.0%	8.3%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	13.9%	0	0.0%	16.7%	\$0	0.0%	34.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	1.3%	\$186	1.3%	6.2%	1	1.8%	3.4%	\$186	1.9%	5.3%	0	0.0%	3.4%	\$0	0.0%	4.1%
	Moderate	8	10.4%	\$805	5.7%	15.6%	6	10.9%	10.9%	\$612	6.1%	8.3%	2	9.1%	9.8%	\$193	4.7%	6.6%
	Middle	36	46.8%	\$5,377	38.0%	47.7%	24	43.6%	42.7%	\$3,934	39.2%	37.7%	12	54.5%	42.6%	\$1,443	35.1%	38.3%
	Upper	32	41.6%	\$7,795	55.0%	30.5%	24	43.6%	43.0%	\$5,315	52.9%	48.7%	8	36.4%	44.3%	\$2,480	60.3%	51.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	77	100.0%	\$14,163	100.0%	100.0%	55	100.0%	100.0%	\$10,047	100.0%	100.0%	22	100.0%	100.0%	\$4,116	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	5	3.3%	\$446	3.0%	7.7%	2	3.5%	4.8%	\$70	1.1%	8.8%	3	3.2%	6.7%	\$376	4.4%	6.2%
	Moderate	37	24.5%	\$3,206	21.8%	23.6%	13	22.8%	21.4%	\$1,091	17.9%	23.1%	24	25.5%	22.8%	\$2,115	24.6%	23.9%
	Middle	36	23.8%	\$4,323	29.4%	39.0%	15	26.3%	34.7%	\$2,643	43.3%	34.6%	21	22.3%	33.3%	\$1,680	19.6%	37.9%
	Upper	73	48.3%	\$6,720	45.7%	29.7%	27	47.4%	35.2%	\$2,298	37.7%	31.7%	46	48.9%	34.4%	\$4,422	51.5%	31.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	1.8%	0	0.0%	2.8%	\$0	0.0%	0.5%
Total	151	100.0%	\$14,695	100.0%	100.0%	57	100.0%	100.0%	\$6,102	100.0%	100.0%	94	100.0%	100.0%	\$8,593	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.5%	0	0.0%	4.0%	\$0	0.0%	3.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	11	78.6%	\$1,876	89.2%	80.4%	0	0.0%	68.0%	\$0	0.0%	85.4%	11	78.6%	86.8%	\$1,876	89.2%	89.2%
	Upper	3	21.4%	\$228	10.8%	12.1%	0	0.0%	12.0%	\$0	0.0%	4.0%	3	21.4%	9.4%	\$228	10.8%	10.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	16.0%	\$0	0.0%	7.5%	0	0.0%	3.8%	\$0	0.0%	0.2%
Total	14	100.0%	\$2,104	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	14	100.0%	100.0%	\$2,104	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Gainesville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank		Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %		#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	3	7.0%	\$296	3.6%	23.1%	3	9.1%	7.0%	\$296	4.6%	3.4%	0	0.0%	5.0%	\$0	0.0%	2.2%	
	Moderate	7	16.3%	\$835	10.1%	15.8%	5	15.2%	19.8%	\$650	10.0%	14.0%	2	20.0%	14.1%	\$185	10.4%	8.8%	
	Middle	11	25.6%	\$1,544	18.7%	19.3%	6	18.2%	20.9%	\$1,008	15.5%	18.5%	5	50.0%	19.2%	\$536	30.2%	16.2%	
	Upper	22	51.2%	\$5,601	67.7%	41.7%	19	57.6%	38.5%	\$4,547	69.9%	51.1%	3	30.0%	42.8%	\$1,054	59.4%	53.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.8%	\$0	0.0%	12.9%	0	0.0%	19.0%	\$0	0.0%	19.4%	
	Total	43	100.0%	\$8,276	100.0%	100.0%	33	100.0%	100.0%	\$6,501	100.0%	100.0%	10	100.0%	100.0%	\$1,775	100.0%	100.0%	
REFINANCE	Low	2	6.7%	\$42	0.7%	23.1%	1	5.3%	3.8%	\$9	0.3%	2.0%	1	9.1%	2.7%	\$33	1.4%	1.4%	
	Moderate	4	13.3%	\$454	7.8%	15.8%	3	15.8%	12.5%	\$332	9.5%	8.4%	1	9.1%	7.8%	\$122	5.2%	5.2%	
	Middle	3	10.0%	\$393	6.7%	19.3%	2	10.5%	17.7%	\$307	8.8%	14.6%	1	9.1%	15.6%	\$86	3.7%	11.1%	
	Upper	19	63.3%	\$4,686	80.2%	41.7%	13	68.4%	50.0%	\$2,856	81.5%	58.6%	6	54.5%	51.9%	\$1,830	78.3%	61.2%	
	Unknown	2	6.7%	\$265	4.5%	0.0%	0	0.0%	16.1%	\$0	0.0%	16.4%	2	18.2%	22.0%	\$265	11.3%	21.2%	
	Total	30	100.0%	\$5,840	100.0%	100.0%	19	100.0%	100.0%	\$3,504	100.0%	100.0%	11	100.0%	100.0%	\$2,336	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	9.5%	\$0	0.0%	2.3%	0	0.0%	4.4%	\$0	0.0%	0.7%	
	Moderate	2	50.0%	\$17	36.2%	15.8%	2	66.7%	22.4%	\$17	40.5%	23.1%	0	0.0%	16.5%	\$0	0.0%	4.3%	
	Middle	1	25.0%	\$5	10.6%	19.3%	0	0.0%	16.4%	\$0	0.0%	13.4%	1	100.0%	19.8%	\$5	100.0%	5.5%	
	Upper	1	25.0%	\$25	53.2%	41.7%	1	33.3%	45.7%	\$25	59.5%	54.4%	0	0.0%	45.1%	\$0	0.0%	22.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.0%	\$0	0.0%	6.8%	0	0.0%	14.3%	\$0	0.0%	66.8%	
	Total	4	100.0%	\$47	100.0%	100.0%	3	100.0%	100.0%	\$42	100.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	6.5%	\$338	2.4%	23.1%	4	7.3%	5.2%	\$305	3.0%	2.5%	1	4.5%	3.8%	\$33	0.8%	1.7%	
	Moderate	13	16.9%	\$1,306	9.2%	15.8%	10	18.2%	15.8%	\$999	9.9%	10.4%	3	13.6%	10.9%	\$307	7.5%	6.7%	
	Middle	15	19.5%	\$1,942	13.7%	19.3%	8	14.5%	19.0%	\$1,315	13.1%	15.3%	7	31.8%	17.3%	\$627	15.2%	13.2%	
	Upper	42	54.5%	\$10,312	72.8%	41.7%	33	60.0%	44.9%	\$7,428	73.9%	52.0%	9	40.9%	47.4%	\$2,884	70.1%	56.1%	
	Unknown	2	2.6%	\$265	1.9%	0.0%	0	0.0%	15.1%	\$0	0.0%	19.8%	2	9.1%	20.6%	\$265	6.4%	22.3%	
	Total	77	100.0%	\$14,163	100.0%	100.0%	55	100.0%	100.0%	\$10,047	100.0%	100.0%	22	100.0%	100.0%	\$4,116	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	64	42.4%	\$5,432	37.0%	89.7%	37	64.9%	35.5%	\$3,281	53.8%	44.1%	27	28.7%	47.2%	\$2,151	25.0%	36.6%
		Over \$1 Million	31	20.5%	\$8,164	55.6%	5.7%	14	24.6%				17	18.1%					
		Total Rev. available	95	62.9%	\$13,596	92.6%	95.4%	51	89.5%				44	46.8%					
		Rev. Not Known	56	37.1%	\$1,099	7.5%	4.6%	6	10.5%				50	53.2%					
	Total	151	100.0%	\$14,695	100.0%	100.0%	57	100.0%				94	100.0%						
	Loan Size	\$100,000 or Less	121	80.1%	\$3,699	25.2%		43	75.4%	94.1%	\$1,503	24.6%	36.7%	78	83.0%	95.5%	\$2,196	25.6%	41.5%
		\$100,001 - \$250,000	15	9.9%	\$2,388	16.3%		7	12.3%	3.1%	\$1,136	18.6%	17.2%	8	8.5%	2.4%	\$1,252	14.6%	15.3%
		\$250,001 - \$1 Million	15	9.9%	\$8,608	58.6%		7	12.3%	2.8%	\$3,463	56.8%	46.1%	8	8.5%	2.1%	\$5,145	59.9%	43.2%
		Total	151	100.0%	\$14,695	100.0%		57	100.0%	100.0%	\$6,102	100.0%	100.0%	94	100.0%	100.0%	\$8,593	100.0%	100.0%
Total Farms																			
Small Farm	Revenue	\$1 Million or Less	5	35.7%	\$628	29.8%	95.7%	0	0.0%	70.0%	\$0	0.0%	52.9%	5	35.7%	56.6%	\$628	29.8%	35.7%
		Over \$1 Million	8	57.1%	\$1,466	69.7%	3.4%	0	0.0%				8	57.1%					
		Not Known	1	7.1%	\$10	0.5%	1.0%	0	0.0%				1	7.1%					
		Total	14	100.0%	\$2,104	100.0%	100.0%	0	0.0%				14	100.0%					
	Loan Size	\$100,000 or Less	7	50.0%	\$347	16.5%		0	0.0%	94.0%	\$0	0.0%	43.3%	7	50.0%	77.4%	\$347	16.5%	25.6%
\$100,001 - \$250,000		4	28.6%	\$757	36.0%		0	0.0%	2.0%	\$0	0.0%	11.8%	4	28.6%	13.2%	\$757	36.0%	30.8%	
\$250,001 - \$500,000		3	21.4%	\$1,000	47.5%		0	0.0%	4.0%	\$0	0.0%	44.9%	3	21.4%	9.4%	\$1,000	47.5%	43.6%	
Total		14	100.0%	\$2,104	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	14	100.0%	100.0%	\$2,104	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: FL Lakeland

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	0.9	438	0.3	192	43.8	24,281	18.3
Moderate-income	28	25.5	23,655	17.8	4,663	19.7	25,887	19.5
Middle-income	63	57.3	78,822	59.3	6,728	8.5	30,058	22.6
Upper-income	18	16.4	30,033	22.6	894	3.0	52,722	39.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	110	100.0	132,948	100.0	12,477	9.4	132,948	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,086	188	0.1	17.3	787	72.5	111	10.2
Moderate-income	44,383	21,167	15.4	47.7	14,149	31.9	9,067	20.4
Middle-income	136,850	83,455	60.8	61.0	27,149	19.8	26,246	19.2
Upper-income	44,057	32,563	23.7	73.9	7,775	17.6	3,719	8.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	226,376	137,373	100.0	60.7	49,860	22.0	39,143	17.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	94	0.4	83	0.4	7	0.6	4	0.4
Moderate-income	4,952	20.2	4,316	19.3	353	29.9	283	29.1
Middle-income	14,007	57.2	12,807	57.4	672	56.9	528	54.3
Upper-income	5,422	22.2	5,117	22.9	148	12.5	157	16.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	24,475	100.0	22,323	100.0	1,180	100.0	972	100.0
Percentage of Total Businesses:			91.2		4.8		4.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	81	15.6	73	15.5	8	19.0	0	0.0
Middle-income	357	68.8	322	68.5	28	66.7	7	100.0
Upper-income	81	15.6	75	16.0	6	14.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	519	100.0	470	100.0	42	100.0	7	100.0
Percentage of Total Farms:			90.6		8.1		1.3	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Lakeland

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	24	8.9%	\$2,462	7.7%	15.4%	14	8.7%	9.3%	\$1,488	7.5%	9.1%	10	9.2%	7.3%	\$974	8.2%	6.6%
	Middle	137	50.7%	\$14,492	45.6%	60.8%	90	55.9%	64.4%	\$10,151	50.9%	61.1%	47	43.1%	62.6%	\$4,341	36.6%	60.1%
	Upper	109	40.4%	\$14,841	46.7%	23.7%	57	35.4%	26.3%	\$8,303	41.6%	29.8%	52	47.7%	30.1%	\$6,538	55.2%	33.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	270	100.0%	\$31,795	100.0%	100.0%	161	100.0%	100.0%	\$19,942	100.0%	100.0%	109	100.0%	100.0%	\$11,853	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	4	5.9%	\$221	2.0%	15.4%	2	5.3%	7.2%	\$69	1.2%	5.6%	2	6.7%	6.3%	\$152	3.1%	4.9%
	Middle	35	51.5%	\$4,989	46.1%	60.8%	20	52.6%	55.3%	\$3,071	51.7%	52.7%	15	50.0%	55.7%	\$1,918	39.2%	52.9%
	Upper	29	42.6%	\$5,623	51.9%	23.7%	16	42.1%	37.5%	\$2,798	47.1%	41.7%	13	43.3%	37.9%	\$2,825	57.7%	42.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	68	100.0%	\$10,833	100.0%	100.0%	38	100.0%	100.0%	\$5,938	100.0%	100.0%	30	100.0%	100.0%	\$4,895	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	11.8%	\$0	0.0%	5.7%	0	0.0%	13.3%	\$0	0.0%	6.9%
	Middle	9	90.0%	\$170	94.4%	60.8%	2	100.0%	59.3%	\$21	100.0%	52.5%	7	87.5%	61.1%	\$149	93.7%	58.8%
	Upper	1	10.0%	\$10	5.6%	23.7%	0	0.0%	28.9%	\$0	0.0%	41.8%	1	12.5%	25.3%	\$10	6.3%	34.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$180	100.0%	100.0%	2	100.0%	100.0%	\$21	100.0%	100.0%	8	100.0%	100.0%	\$159	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	23.1%	0	0.0%	16.7%	\$0	0.0%	4.1%	0	0.0%	16.7%	\$0	0.0%	7.9%
	Middle	0	0.0%	\$0	0.0%	42.7%	0	0.0%	50.0%	\$0	0.0%	34.7%	0	0.0%	83.3%	\$0	0.0%	92.1%
	Upper	0	0.0%	\$0	0.0%	31.4%	0	0.0%	33.3%	\$0	0.0%	61.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	28	8.0%	\$2,683	6.3%	15.4%	16	8.0%	8.7%	\$1,557	6.0%	7.5%	12	8.2%	7.2%	\$1,126	6.7%	6.0%
	Middle	181	52.0%	\$19,651	45.9%	60.8%	112	55.7%	61.0%	\$13,243	51.1%	56.9%	69	46.9%	60.2%	\$6,408	37.9%	57.5%
	Upper	139	39.9%	\$20,474	47.8%	23.7%	73	36.3%	30.3%	\$11,101	42.9%	35.6%	66	44.9%	32.5%	\$9,373	55.4%	36.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	348	100.0%	\$42,808	100.0%	100.0%	201	100.0%	100.0%	\$25,901	100.0%	100.0%	147	100.0%	100.0%	\$16,907	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	2	0.5%	\$210	0.7%	0.4%	0	0.0%	0.3%	\$0	0.0%	0.3%	2	0.7%	0.2%	\$210	1.3%	0.2%
	Moderate	69	15.7%	\$4,565	15.4%	19.3%	22	13.3%	17.9%	\$2,098	15.2%	25.6%	47	17.2%	18.3%	\$2,467	15.6%	25.1%
	Middle	243	55.2%	\$14,820	50.1%	57.4%	97	58.4%	54.3%	\$8,289	60.1%	56.7%	146	53.3%	54.0%	\$6,531	41.3%	55.4%
	Upper	126	28.6%	\$10,008	33.8%	22.9%	47	28.3%	23.2%	\$3,402	24.7%	14.9%	79	28.8%	24.4%	\$6,606	41.8%	18.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.2%	\$0	0.0%	2.5%	0	0.0%	3.2%	\$0	0.0%	1.1%
Total	440	100.0%	\$29,603	100.0%	100.0%	166	100.0%	100.0%	\$13,789	100.0%	100.0%	274	100.0%	100.0%	\$15,814	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	2.3%	\$0	0.0%	0.1%	0	0.0%	24.3%	\$0	0.0%	22.8%
	Middle	3	75.0%	\$1,096	98.2%	68.5%	1	100.0%	75.0%	\$296	100.0%	78.5%	2	66.7%	48.6%	\$800	97.6%	52.6%
	Upper	1	25.0%	\$20	1.8%	16.0%	0	0.0%	20.5%	\$0	0.0%	20.7%	1	33.3%	21.6%	\$20	2.4%	24.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	0.8%	0	0.0%	5.4%	\$0	0.0%	0.3%
Total	4	100.0%	\$1,116	100.0%	100.0%	1	100.0%	100.0%	\$296	100.0%	100.0%	3	100.0%	100.0%	\$820	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Lakeland

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank		Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	27	10.0%	\$1,714	5.4%	18.3%	15	9.3%	7.9%	\$996	5.0%	4.6%	12	11.0%	8.1%	\$718	6.1%	4.7%	
	Moderate	67	24.8%	\$5,776	18.2%	19.5%	44	27.3%	26.5%	\$3,882	19.5%	21.6%	23	21.1%	24.4%	\$1,894	16.0%	20.1%	
	Middle	71	26.3%	\$8,041	25.3%	22.6%	37	23.0%	24.6%	\$4,609	23.1%	24.7%	34	31.2%	20.4%	\$3,432	29.0%	20.0%	
	Upper	103	38.1%	\$15,959	50.2%	39.7%	65	40.4%	31.2%	\$10,455	52.4%	39.8%	38	34.9%	29.0%	\$5,504	46.4%	37.2%	
	Unknown	2	0.7%	\$305	1.0%	0.0%	0	0.0%	9.9%	\$0	0.0%	9.4%	2	1.8%	18.0%	\$305	2.6%	18.0%	
	Total	270	100.0%	\$31,795	100.0%	100.0%	161	100.0%	100.0%	\$19,942	100.0%	100.0%	109	100.0%	100.0%	\$11,853	100.0%	100.0%	
REFINANCE	Low	1	1.5%	\$155	1.4%	18.3%	0	0.0%	3.8%	\$0	0.0%	2.0%	1	3.3%	3.8%	\$155	3.2%	1.9%	
	Moderate	5	7.4%	\$298	2.8%	19.5%	3	7.9%	12.6%	\$127	2.1%	8.3%	2	6.7%	12.7%	\$171	3.5%	8.0%	
	Middle	12	17.6%	\$1,313	12.1%	22.6%	9	23.7%	18.9%	\$965	16.3%	15.5%	3	10.0%	17.0%	\$348	7.1%	13.8%	
	Upper	45	66.2%	\$8,333	76.9%	39.7%	24	63.2%	42.7%	\$4,469	75.3%	50.8%	21	70.0%	41.0%	\$3,864	78.9%	50.0%	
	Unknown	5	7.4%	\$734	6.8%	0.0%	2	5.3%	22.1%	\$377	6.3%	23.3%	3	10.0%	25.4%	\$357	7.3%	26.3%	
	Total	68	100.0%	\$10,833	100.0%	100.0%	38	100.0%	100.0%	\$5,938	100.0%	100.0%	30	100.0%	100.0%	\$4,895	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.3%	0	0.0%	15.3%	\$0	0.0%	2.7%	0	0.0%	14.1%	\$0	0.0%	4.9%	
	Moderate	5	50.0%	\$78	43.3%	19.5%	1	50.0%	24.5%	\$9	42.9%	14.8%	4	50.0%	31.5%	\$69	43.4%	15.7%	
	Middle	2	20.0%	\$37	20.6%	22.6%	1	50.0%	22.9%	\$12	57.1%	21.5%	1	12.5%	19.5%	\$25	15.7%	17.0%	
	Upper	3	30.0%	\$65	36.1%	39.7%	0	0.0%	34.3%	\$0	0.0%	58.2%	3	37.5%	30.7%	\$65	40.9%	51.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.0%	\$0	0.0%	2.8%	0	0.0%	4.3%	\$0	0.0%	10.8%	
	Total	10	100.0%	\$180	100.0%	100.0%	2	100.0%	100.0%	\$21	100.0%	100.0%	8	100.0%	100.0%	\$159	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	28	8.0%	\$1,869	4.4%	18.3%	15	7.5%	6.7%	\$996	3.8%	3.4%	13	8.8%	6.9%	\$873	5.2%	3.7%	
	Moderate	77	22.1%	\$6,152	14.4%	19.5%	48	23.9%	21.6%	\$4,018	15.5%	15.7%	29	19.7%	20.7%	\$2,134	12.6%	15.4%	
	Middle	85	24.4%	\$9,391	21.9%	22.6%	47	23.4%	22.5%	\$5,586	21.6%	20.3%	38	25.9%	19.2%	\$3,805	22.5%	17.6%	
	Upper	151	43.4%	\$24,357	56.9%	39.7%	89	44.3%	35.2%	\$14,924	57.6%	42.8%	62	42.2%	33.1%	\$9,433	55.8%	42.0%	
	Unknown	7	2.0%	\$1,039	2.4%	0.0%	2	1.0%	13.9%	\$377	1.5%	17.8%	5	3.4%	20.0%	\$662	3.9%	21.3%	
	Total	348	100.0%	\$42,808	100.0%	100.0%	201	100.0%	100.0%	\$25,901	100.0%	100.0%	147	100.0%	100.0%	\$16,907	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	186	42.3%	\$12,867	43.5%	91.2%	109	65.7%	31.4%	\$7,214	52.3%	35.5%	77	28.1%	40.1%	\$5,653	35.7%	30.6%
		Over \$1 Million	76	17.3%	\$12,628	42.7%	4.8%	42	25.3%					34	12.4%				
		Total Rev. available	262	59.6%	\$25,495	86.2%	96.0%	151	91.0%					111	40.5%				
		Rev. Not Known	178	40.5%	\$4,108	13.9%	4.0%	15	9.0%					163	59.5%				
	Total	440	100.0%	\$29,603	100.0%	100.0%	166	100.0%					274	100.0%					
Loan Size	\$100,000 or Less	390	88.6%	\$13,984	47.2%		140	84.3%	95.7%	\$6,617	48.0%	41.3%	250	91.2%	96.4%	\$7,367	46.6%	47.3%	
	\$100,001 - \$250,000	31	7.0%	\$6,013	20.3%		18	10.8%	2.3%	\$3,427	24.9%	15.5%	13	4.7%	1.9%	\$2,586	16.4%	13.7%	
	\$250,001 - \$1 Million	19	4.3%	\$9,606	32.4%		8	4.8%	2.1%	\$3,745	27.2%	43.2%	11	4.0%	1.7%	\$5,861	37.1%	39.0%	
	Total	440	100.0%	\$29,603	100.0%		166	100.0%	100.0%	\$13,789	100.0%	100.0%	274	100.0%	100.0%	\$15,814	100.0%	100.0%	
	Small Farm	Revenue	Total Farms																
\$1 Million or Less			3	75.0%	\$1,096	98.2%	90.6%	1	100.0%	86.4%	\$296	100.0%	96.4%	2	66.7%	62.2%	\$800	97.6%	59.7%
Over \$1 Million			0	0.0%	\$0	0.0%	8.1%	0	0.0%					0	0.0%				
Not Known			1	25.0%	\$20	1.8%	1.3%	0	0.0%					1	33.3%				
Total		4	100.0%	\$1,116	100.0%	100.0%	1	100.0%					3	100.0%					
Loan Size		\$100,000 or Less	1	25.0%	\$20	1.8%		0	0.0%	90.9%	\$0	0.0%	46.9%	1	33.3%	73.0%	\$20	2.4%	20.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.8%	\$0	0.0%	30.6%	0	0.0%	16.2%	\$0	0.0%	33.1%	
	\$250,001 - \$500,000	3	75.0%	\$1,096	98.2%		1	100.0%	2.3%	\$296	100.0%	22.5%	2	66.7%	10.8%	\$800	97.6%	46.4%	
	Total	4	100.0%	\$1,116	100.0%		1	100.0%	100.0%	\$296	100.0%	100.0%	3	100.0%	100.0%	\$820	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: FL Miami

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	27	7.8	23,826	4.3	10,095	42.4	127,088	23.0
Moderate-income	99	28.5	151,512	27.4	35,406	23.4	93,806	17.0
Middle-income	114	32.9	198,464	35.9	24,453	12.3	102,360	18.5
Upper-income	104	30.0	178,682	32.3	10,154	5.7	229,230	41.5
Unknown-income	3	0.9	0	0.0	0	0.0	0	0.0
Total Assessment Area	347	100.0	552,484	100.0	80,108	14.5	552,484	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	44,415	7,586	1.7	17.1	30,530	68.7	6,299	14.2
Moderate-income	243,755	89,044	19.8	36.5	136,133	55.8	18,578	7.6
Middle-income	287,834	166,193	37.0	57.7	101,379	35.2	20,262	7.0
Upper-income	276,253	186,510	41.5	67.5	59,399	21.5	30,344	11.0
Unknown-income	21	0	0.0	0.0	0	0.0	21	100.0
Total Assessment Area	852,278	449,333	100.0	52.7	327,441	38.4	75,504	8.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	7,270	4.7	6,241	4.5	573	6.1	456	6.4
Moderate-income	32,745	21.3	29,030	21.1	1,890	20.2	1,825	25.6
Middle-income	49,558	32.2	44,501	32.4	2,825	30.2	2,232	31.3
Upper-income	63,427	41.2	56,952	41.4	3,914	41.9	2,561	35.9
Unknown-income	902	0.6	698	0.5	141	1.5	63	0.9
Total Assessment Area	153,902	100.0	137,422	100.0	9,343	100.0	7,137	100.0
Percentage of Total Businesses:			89.3		6.1		4.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	13	1.9	11	1.8	2	3.1	0	0.0
Moderate-income	88	13.0	80	13.3	7	10.9	1	11.1
Middle-income	148	21.9	135	22.4	11	17.2	2	22.2
Upper-income	424	62.8	374	62.1	44	68.8	6	66.7
Unknown-income	2	0.3	2	0.3	0	0.0	0	0.0
Total Assessment Area	675	100.0	602	100.0	64	100.0	9	100.0
Percentage of Total Farms:			89.2		9.5		1.3	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	51	2.7%	\$8,374	2.2%	1.7%	27	2.8%	4.3%	\$4,314	2.3%	3.2%	24	2.7%	5.0%	\$4,060	2.2%	4.0%
	Moderate	233	12.6%	\$30,656	8.2%	19.8%	119	12.5%	15.6%	\$14,130	7.6%	11.5%	114	12.6%	14.7%	\$16,526	8.8%	11.6%
	Middle	619	33.4%	\$93,592	25.0%	37.0%	314	33.0%	34.0%	\$45,924	24.6%	26.4%	305	33.8%	32.3%	\$47,668	25.4%	25.2%
	Upper	949	51.2%	\$241,448	64.4%	41.5%	489	51.4%	44.9%	\$121,855	65.2%	57.9%	460	50.9%	47.0%	\$119,593	63.7%	58.3%
	Unknown	3	0.2%	\$709	0.2%	0.0%	3	0.3%	1.1%	\$709	0.4%	1.1%	0	0.0%	1.0%	\$0	0.0%	1.0%
	Total	1,855	100.0%	\$374,779	100.0%	100.0%	952	100.0%	100.0%	\$186,932	100.0%	100.0%	903	100.0%	100.0%	\$187,847	100.0%	100.0%
REFINANCE	Low	2	0.3%	\$340	0.2%	1.7%	0	0.0%	0.8%	\$0	0.0%	0.6%	2	0.6%	0.7%	\$340	0.5%	0.5%
	Moderate	67	11.5%	\$10,413	7.5%	19.8%	26	10.2%	9.5%	\$3,463	5.1%	6.6%	41	12.4%	9.3%	\$6,950	9.8%	7.1%
	Middle	144	24.6%	\$22,725	16.3%	37.0%	56	22.0%	25.8%	\$10,921	16.0%	22.0%	88	26.7%	25.8%	\$11,804	16.6%	20.3%
	Upper	371	63.4%	\$105,668	75.8%	41.5%	173	67.8%	63.6%	\$53,981	79.0%	70.5%	198	60.0%	63.9%	\$51,687	72.8%	71.8%
	Unknown	1	0.2%	\$204	0.1%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.3%	1	0.3%	0.3%	\$204	0.3%	0.3%
	Total	585	100.0%	\$139,350	100.0%	100.0%	255	100.0%	100.0%	\$68,365	100.0%	100.0%	330	100.0%	100.0%	\$70,985	100.0%	100.0%
HOME IMPROVEMENT	Low	1	2.6%	\$4	0.7%	1.7%	1	5.6%	2.6%	\$4	1.4%	0.6%	0	0.0%	2.3%	\$0	0.0%	1.0%
	Moderate	8	20.5%	\$98	17.4%	19.8%	3	16.7%	13.0%	\$32	11.3%	6.1%	5	23.8%	15.9%	\$66	23.6%	8.9%
	Middle	14	35.9%	\$188	33.4%	37.0%	4	22.2%	34.8%	\$33	11.7%	25.3%	10	47.6%	38.1%	\$155	55.4%	25.4%
	Upper	16	41.0%	\$273	48.5%	41.5%	10	55.6%	49.7%	\$214	75.6%	68.1%	6	28.6%	43.7%	\$59	21.1%	64.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	39	100.0%	\$563	100.0%	100.0%	18	100.0%	100.0%	\$283	100.0%	100.0%	21	100.0%	100.0%	\$280	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	6.9%	0	0.0%	18.2%	\$0	0.0%	15.9%	0	0.0%	14.4%	\$0	0.0%	30.3%
	Moderate	0	0.0%	\$0	0.0%	35.5%	0	0.0%	47.0%	\$0	0.0%	27.0%	0	0.0%	48.0%	\$0	0.0%	32.4%
	Middle	0	0.0%	\$0	0.0%	30.2%	0	0.0%	15.9%	\$0	0.0%	40.2%	0	0.0%	23.2%	\$0	0.0%	28.2%
	Upper	0	0.0%	\$0	0.0%	27.4%	0	0.0%	18.9%	\$0	0.0%	16.8%	0	0.0%	14.4%	\$0	0.0%	9.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	54	2.2%	\$8,718	1.7%	1.7%	28	2.3%	3.0%	\$4,318	1.7%	2.8%	26	2.1%	3.3%	\$4,400	1.7%	3.7%
	Moderate	308	12.4%	\$41,167	8.0%	19.8%	148	12.1%	13.3%	\$17,625	6.9%	10.3%	160	12.8%	12.7%	\$23,542	9.1%	10.7%
	Middle	777	31.3%	\$116,505	22.6%	37.0%	374	30.5%	30.7%	\$56,878	22.3%	25.3%	403	32.1%	29.8%	\$59,627	23.0%	23.3%
	Upper	1,336	53.9%	\$347,389	67.5%	41.5%	672	54.9%	52.3%	\$176,050	68.9%	60.9%	664	53.0%	53.5%	\$171,339	66.1%	61.6%
	Unknown	4	0.2%	\$913	0.2%	0.0%	3	0.2%	0.8%	\$709	0.3%	0.7%	1	0.1%	0.7%	\$204	0.1%	0.7%
	Total	2,479	100.0%	\$514,692	100.0%	100.0%	1,225	100.0%	100.0%	\$255,580	100.0%	100.0%	1,254	100.0%	100.0%	\$259,112	100.0%	100.0%
SMALL BUSINESSES	Low	188	5.9%	\$18,770	5.7%	4.5%	62	5.6%	3.7%	\$7,290	4.6%	5.9%	126	6.0%	4.2%	\$11,480	6.6%	5.7%
	Moderate	674	21.1%	\$64,029	19.4%	21.1%	229	20.6%	16.9%	\$30,252	19.2%	19.4%	445	21.3%	16.7%	\$33,777	19.5%	18.1%
	Middle	957	29.9%	\$89,861	27.2%	32.4%	340	30.7%	29.2%	\$43,719	27.7%	26.1%	617	29.5%	29.2%	\$46,142	26.7%	26.7%
	Upper	1,350	42.2%	\$154,712	46.8%	41.4%	468	42.2%	48.2%	\$74,700	47.4%	46.5%	882	42.2%	48.4%	\$80,012	46.3%	47.8%
	Unknown	32	1.0%	\$3,144	1.0%	0.5%	10	0.9%	0.8%	\$1,737	1.1%	1.5%	22	1.1%	0.7%	\$1,407	0.8%	1.3%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.7%	0	0.0%	0.8%	\$0	0.0%	0.3%
	Total	3,201	100.0%	\$330,516	100.0%	100.0%	1,109	100.0%	100.0%	\$157,698	100.0%	100.0%	2,092	100.0%	100.0%	\$172,818	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	0.7%	\$0	0.0%	0.4%	0	0.0%	3.4%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	13.3%	0	0.0%	13.2%	\$0	0.0%	2.6%	0	0.0%	8.5%	\$0	0.0%	3.6%
	Middle	1	33.3%	\$5	1.6%	22.4%	0	0.0%	26.5%	\$0	0.0%	30.7%	1	33.3%	20.3%	\$5	1.6%	14.2%
	Upper	2	66.7%	\$316	98.4%	62.1%	0	0.0%	54.4%	\$0	0.0%	65.4%	2	66.7%	66.1%	\$316	98.4%	80.8%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.7%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.4%	\$0	0.0%	1.0%	0	0.0%	1.7%	\$0	0.0%	0.3%
	Total	3	100.0%	\$321	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$321	100.0%	100.0%

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Miami

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010					2011							
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %					
HOME PURCHASE	Low	49	2.6%	\$3,270	0.9%	23.0%	27	2.8%	3.1%	\$1,817	1.0%	1.1%	22	2.4%	2.8%	\$1,453	0.8%	0.9%	
	Moderate	351	18.9%	\$36,843	9.8%	17.0%	176	18.5%	14.3%	\$17,854	9.6%	7.1%	175	19.4%	15.0%	\$18,989	10.1%	7.1%	
	Middle	476	25.7%	\$68,281	18.2%	18.5%	247	25.9%	22.3%	\$34,914	18.7%	15.2%	229	25.4%	20.1%	\$33,367	17.8%	13.1%	
	Upper	967	52.1%	\$263,138	70.2%	41.5%	501	52.6%	45.8%	\$132,151	70.7%	60.8%	466	51.6%	44.8%	\$130,987	69.7%	59.3%	
	Unknown	12	0.6%	\$3,247	0.9%	0.0%	1	0.1%	14.5%	\$196	0.1%	15.7%	11	1.2%	17.3%	\$3,051	1.6%	19.6%	
	Total	1,855	100.0%	\$374,779	100.0%	100.0%	952	100.0%	100.0%	\$186,932	100.0%	100.0%	903	100.0%	100.0%	\$187,847	100.0%	100.0%	
REFINANCE	Low	32	5.5%	\$2,738	2.0%	23.0%	8	3.1%	2.6%	\$628	0.9%	1.2%	24	7.3%	3.3%	\$2,110	3.0%	1.6%	
	Moderate	60	10.3%	\$5,157	3.7%	17.0%	23	9.0%	5.6%	\$2,219	3.2%	2.7%	37	11.2%	5.7%	\$2,938	4.1%	2.7%	
	Middle	87	14.9%	\$11,828	8.5%	18.5%	47	18.4%	12.0%	\$6,899	10.1%	7.2%	40	12.1%	10.5%	\$4,929	6.9%	6.2%	
	Upper	388	66.3%	\$116,273	83.4%	41.5%	175	68.6%	56.5%	\$58,234	85.2%	67.1%	213	64.5%	52.8%	\$58,039	81.8%	66.0%	
	Unknown	18	3.1%	\$3,354	2.4%	0.0%	2	0.8%	23.4%	\$385	0.6%	21.8%	16	4.8%	27.6%	\$2,969	4.2%	23.5%	
	Total	585	100.0%	\$139,350	100.0%	100.0%	255	100.0%	100.0%	\$68,365	100.0%	100.0%	330	100.0%	100.0%	\$70,985	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	17.9%	\$51	9.1%	23.0%	4	22.2%	7.3%	\$20	7.1%	0.9%	3	14.3%	9.8%	\$31	11.1%	1.7%	
	Moderate	5	12.8%	\$33	5.9%	17.0%	1	5.6%	12.1%	\$8	2.8%	4.9%	4	19.0%	13.8%	\$25	8.9%	4.2%	
	Middle	10	25.6%	\$136	24.2%	18.5%	3	16.7%	17.5%	\$31	11.0%	10.4%	7	33.3%	18.2%	\$105	37.5%	7.2%	
	Upper	17	43.6%	\$343	60.9%	41.5%	10	55.6%	51.2%	\$224	79.2%	68.4%	7	33.3%	49.7%	\$119	42.5%	73.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.9%	\$0	0.0%	15.3%	0	0.0%	8.6%	\$0	0.0%	13.4%	
	Total	39	100.0%	\$563	100.0%	100.0%	18	100.0%	100.0%	\$283	100.0%	100.0%	21	100.0%	100.0%	\$280	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	88	3.5%	\$6,059	1.2%	23.0%	39	3.2%	3.0%	\$2,465	1.0%	1.1%	49	3.9%	3.1%	\$3,594	1.4%	1.2%	
	Moderate	416	16.8%	\$42,033	8.2%	17.0%	200	16.3%	10.7%	\$20,081	7.9%	4.9%	216	17.2%	11.3%	\$21,952	8.5%	5.0%	
	Middle	573	23.1%	\$80,245	15.6%	18.5%	297	24.2%	18.1%	\$41,844	16.4%	11.1%	276	22.0%	16.2%	\$38,401	14.8%	9.7%	
	Upper	1,372	55.3%	\$379,754	73.8%	41.5%	686	56.0%	49.9%	\$190,609	74.6%	60.1%	686	54.7%	47.9%	\$189,145	73.0%	59.5%	
	Unknown	30	1.2%	\$6,601	1.3%	0.0%	3	0.2%	18.3%	\$581	0.2%	22.9%	27	2.2%	21.6%	\$6,020	2.3%	24.7%	
	Total	2,479	100.0%	\$514,692	100.0%	100.0%	1,225	100.0%	100.0%	\$255,580	100.0%	100.0%	1,254	100.0%	100.0%	\$259,112	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	1,124	35.1%	\$83,486	25.3%	89.3%	549	49.5%	25.5%	\$40,590	25.7%	27.7%	575	27.5%	41.5%	\$42,896	24.8%	28.2%
		Over \$1 Million	867	27.1%	\$207,412	62.8%	6.1%	425	38.3%				442	21.1%					
		Total Rev. available	1,991	62.2%	\$290,898	88.1%	95.4%	974	87.8%				1,017	48.6%					
	Rev. Not Known	1,210	37.8%	\$39,618	12.0%	4.6%	135	12.2%				1,075	51.4%						
	Total	3,201	100.0%	\$330,516	100.0%	100.0%	1,109	100.0%				2,092	100.0%						
Loan Size	\$100,000 or Less	2,501	78.1%	\$82,943	25.1%		773	69.7%	95.0%	\$35,840	22.7%	35.9%	1,728	82.6%	95.7%	\$47,103	27.3%	41.3%	
	\$100,001 - \$250,000	370	11.6%	\$69,371	21.0%		178	16.1%	2.6%	\$34,028	21.6%	16.2%	192	9.2%	2.2%	\$35,343	20.5%	15.3%	
	\$250,001 - \$1 Million	330	10.3%	\$178,202	53.9%		158	14.2%	2.5%	\$87,830	55.7%	47.9%	172	8.2%	2.1%	\$90,372	52.3%	43.5%	
	Total	3,201	100.0%	\$330,516	100.0%		1,109	100.0%	100.0%	\$157,698	100.0%	100.0%	2,092	100.0%	100.0%	\$172,818	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	1	33.3%	\$300	93.5%	89.2%	0	0.0%	72.1%	\$0	0.0%	57.0%	1	33.3%	44.1%	\$300	93.5%	50.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	9.5%	0	0.0%				0	0.0%					
	Not Known	2	66.7%	\$21	6.5%	1.3%	0	0.0%				2	66.7%						
	Total	3	100.0%	\$321	100.0%	100.0%	0	0.0%				3	100.0%						
	Loan Size	\$100,000 or Less	2	66.7%	\$21	6.5%		0	0.0%	97.1%	\$0	0.0%	53.0%	2	66.7%	91.5%	\$21	6.5%	46.1%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	32.3%	0	0.0%	1.7%	\$0	0.0%	4.2%	
\$250,001 - \$500,000		1	33.3%	\$300	93.5%		0	0.0%	0.7%	\$0	0.0%	14.7%	1	33.3%	6.8%	\$300	93.5%	49.8%	
Total	3	100.0%	\$321	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$321	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: FL Naples

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	7.7	3,774	5.3	1,317	34.9	13,582	18.9
Moderate-income	9	17.3	11,451	15.9	1,207	10.5	13,791	19.2
Middle-income	23	44.2	32,998	45.9	1,556	4.7	14,850	20.7
Upper-income	16	30.8	23,600	32.9	692	2.9	29,600	41.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	52	100.0	71,823	100.0	4,772	6.6	71,823	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	5,201	1,788	2.3	34.4	2,940	56.5	473	9.1
Moderate-income	21,361	10,177	13.1	47.6	6,230	29.2	4,954	23.2
Middle-income	61,381	37,340	48.0	60.8	10,260	16.7	13,781	22.5
Upper-income	56,593	28,524	36.6	50.4	5,714	10.1	22,355	39.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	144,536	77,829	100.0	53.8	25,144	17.4	41,563	28.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	448	2.0	395	1.9	28	2.6	25	3.1
Moderate-income	2,495	11.1	2,322	11.3	76	6.9	97	11.9
Middle-income	10,209	45.5	9,403	45.8	495	45.2	311	38.3
Upper-income	9,299	41.4	8,423	41.0	496	45.3	380	46.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	22,451	100.0	20,543	100.0	1,095	100.0	813	100.0
Percentage of Total Businesses:			91.5		4.9		3.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	29	14.9	19	11.1	9	60.0	1	12.5
Moderate-income	47	24.2	39	22.8	3	20.0	5	62.5
Middle-income	74	38.1	71	41.5	1	6.7	2	25.0
Upper-income	44	22.7	42	24.6	2	13.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	194	100.0	171	100.0	15	100.0	8	100.0
Percentage of Total Farms:			88.1		7.7		4.1	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Naples

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.7%	\$0	0.0%	0.3%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	24	11.9%	\$5,078	7.1%	13.1%	13	11.6%	15.1%	\$2,579	5.8%	9.3%	11	12.4%	13.7%	\$2,499	9.2%	8.5%
	Middle	82	40.8%	\$21,694	30.5%	48.0%	46	41.1%	52.5%	\$13,159	29.8%	42.6%	36	40.4%	51.7%	\$8,535	31.6%	40.2%
	Upper	95	47.3%	\$44,441	62.4%	36.6%	53	47.3%	31.7%	\$28,428	64.4%	47.8%	42	47.2%	34.2%	\$16,013	59.2%	51.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	201	100.0%	\$71,213	100.0%	100.0%	112	100.0%	100.0%	\$44,166	100.0%	100.0%	89	100.0%	100.0%	\$27,047	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Moderate	9	4.5%	\$1,827	2.7%	13.1%	9	7.4%	7.9%	\$1,827	4.5%	5.6%	0	0.0%	7.3%	\$0	0.0%	4.6%
	Middle	69	34.7%	\$15,359	22.5%	48.0%	42	34.7%	40.3%	\$8,669	21.2%	30.4%	27	34.6%	43.1%	\$6,690	24.4%	32.4%
	Upper	121	60.8%	\$51,108	74.8%	36.6%	70	57.9%	51.5%	\$30,332	74.3%	63.8%	51	65.4%	49.2%	\$20,776	75.6%	62.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	199	100.0%	\$68,294	100.0%	100.0%	121	100.0%	100.0%	\$40,828	100.0%	100.0%	78	100.0%	100.0%	\$27,466	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	2.4%	\$0	0.0%	0.2%	0	0.0%	1.0%	\$0	0.0%	0.1%
	Moderate	1	25.0%	\$36	39.6%	13.1%	0	0.0%	3.6%	\$0	0.0%	1.7%	1	50.0%	13.3%	\$36	59.0%	4.5%
	Middle	3	75.0%	\$55	60.4%	48.0%	2	100.0%	53.6%	\$30	100.0%	26.7%	1	50.0%	51.0%	\$25	41.0%	53.0%
	Upper	0	0.0%	\$0	0.0%	36.6%	0	0.0%	40.5%	\$0	0.0%	71.4%	0	0.0%	34.7%	\$0	0.0%	42.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$91	100.0%	100.0%	2	100.0%	100.0%	\$30	100.0%	100.0%	2	100.0%	100.0%	\$61	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	3.4%
	Moderate	0	0.0%	\$0	0.0%	7.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	18.0%
	Middle	0	0.0%	\$0	0.0%	35.1%	0	0.0%	30.0%	\$0	0.0%	7.3%	0	0.0%	50.0%	\$0	0.0%	77.7%
	Upper	0	0.0%	\$0	0.0%	55.8%	0	0.0%	70.0%	\$0	0.0%	92.7%	0	0.0%	16.7%	\$0	0.0%	0.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.5%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Moderate	34	8.4%	\$6,941	5.0%	13.1%	22	9.4%	11.8%	\$4,406	5.2%	7.3%	12	7.1%	10.9%	\$2,535	4.6%	6.7%
	Middle	154	38.1%	\$37,108	26.6%	48.0%	90	38.3%	47.1%	\$21,858	25.7%	35.9%	64	37.9%	48.0%	\$15,250	27.9%	37.1%
	Upper	216	53.5%	\$95,549	68.4%	36.6%	123	52.3%	40.6%	\$58,760	69.1%	56.6%	93	55.0%	40.7%	\$36,789	67.4%	55.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	404	100.0%	\$139,598	100.0%	100.0%	235	100.0%	100.0%	\$85,024	100.0%	100.0%	169	100.0%	100.0%	\$54,574	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	5	0.5%	\$230	0.4%	1.9%	2	0.5%	1.2%	\$110	0.4%	3.0%	3	0.5%	0.8%	\$120	0.4%	1.4%
	Moderate	67	6.5%	\$3,066	5.1%	11.3%	21	5.3%	7.1%	\$1,648	5.4%	6.2%	46	7.2%	8.0%	\$1,418	4.7%	6.9%
	Middle	449	43.3%	\$24,942	41.3%	45.8%	167	41.9%	43.6%	\$11,323	37.4%	40.1%	282	44.3%	43.3%	\$13,619	45.3%	40.4%
	Upper	515	49.7%	\$32,111	53.2%	41.0%	209	52.4%	46.6%	\$17,215	56.8%	49.8%	306	48.0%	47.2%	\$14,896	49.6%	51.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.9%	0	0.0%	0.7%	\$0	0.0%	0.2%
Total	1,036	100.0%	\$60,349	100.0%	100.0%	399	100.0%	100.0%	\$30,296	100.0%	100.0%	637	100.0%	100.0%	\$30,053	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	11.1%	0	0.0%	19.0%	\$0	0.0%	30.4%	0	0.0%	17.6%	\$0	0.0%	54.3%
	Moderate	0	0.0%	\$0	0.0%	22.8%	0	0.0%	9.5%	\$0	0.0%	14.8%	0	0.0%	29.4%	\$0	0.0%	5.9%
	Middle	1	100.0%	\$40	100.0%	41.5%	0	0.0%	33.3%	\$0	0.0%	17.0%	1	100.0%	23.5%	\$40	100.0%	30.6%
	Upper	0	0.0%	\$0	0.0%	24.6%	0	0.0%	38.1%	\$0	0.0%	37.8%	0	0.0%	29.4%	\$0	0.0%	9.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$40	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$40	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Naples

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg					
#	%	\$(000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	13	6.5%	\$1,131	1.6%	18.9%	7	6.3%	13.9%	\$656	1.5%	6.1%	6	6.7%	11.5%	\$475	1.8%	4.8%	
	Moderate	29	14.4%	\$3,816	5.4%	19.2%	17	15.2%	16.5%	\$2,118	4.8%	9.7%	12	13.5%	15.3%	\$1,698	6.3%	8.3%	
	Middle	30	14.9%	\$5,920	8.3%	20.7%	17	15.2%	15.5%	\$3,800	8.6%	11.3%	13	14.6%	12.9%	\$2,120	7.8%	8.9%	
	Upper	127	63.2%	\$60,006	84.3%	41.2%	71	63.4%	44.7%	\$37,592	85.1%	62.3%	56	62.9%	48.8%	\$22,414	82.9%	67.5%	
	Unknown	2	1.0%	\$340	0.5%	0.0%	0	0.0%	9.4%	\$0	0.0%	10.5%	2	2.2%	11.5%	\$340	1.3%	10.4%	
	Total	201	100.0%	\$71,213	100.0%	100.0%	112	100.0%	100.0%	\$44,166	100.0%	100.0%	89	100.0%	100.0%	\$27,047	100.0%	100.0%	
REFINANCE	Low	12	6.0%	\$1,506	2.2%	18.9%	8	6.6%	4.1%	\$997	2.4%	1.6%	4	5.1%	4.6%	\$509	1.9%	1.9%	
	Moderate	12	6.0%	\$1,746	2.6%	19.2%	7	5.8%	10.7%	\$1,268	3.1%	5.2%	5	6.4%	10.3%	\$478	1.7%	4.7%	
	Middle	34	17.1%	\$5,856	8.6%	20.7%	23	19.0%	15.8%	\$3,882	9.5%	9.8%	11	14.1%	15.9%	\$1,974	7.2%	9.6%	
	Upper	139	69.8%	\$58,446	85.6%	41.2%	83	68.6%	56.8%	\$34,681	84.9%	72.2%	56	71.8%	54.0%	\$23,765	86.5%	70.2%	
	Unknown	2	1.0%	\$740	1.1%	0.0%	0	0.0%	12.7%	\$0	0.0%	11.2%	2	2.6%	15.2%	\$740	2.7%	13.5%	
	Total	199	100.0%	\$68,294	100.0%	100.0%	121	100.0%	100.0%	\$40,828	100.0%	100.0%	78	100.0%	100.0%	\$27,466	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	9.5%	\$0	0.0%	2.9%	0	0.0%	8.2%	\$0	0.0%	0.6%	
	Moderate	1	25.0%	\$5	5.5%	19.2%	1	50.0%	23.8%	\$5	16.7%	6.9%	0	0.0%	17.3%	\$0	0.0%	6.1%	
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	19.0%	\$0	0.0%	13.4%	0	0.0%	25.5%	\$0	0.0%	13.9%	
	Upper	3	75.0%	\$86	94.5%	41.2%	1	50.0%	41.7%	\$25	83.3%	70.1%	2	100.0%	40.8%	\$61	100.0%	61.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.0%	\$0	0.0%	6.7%	0	0.0%	8.2%	\$0	0.0%	18.3%	
	Total	4	100.0%	\$91	100.0%	100.0%	2	100.0%	100.0%	\$30	100.0%	100.0%	2	100.0%	100.0%	\$61	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	25	6.2%	\$2,637	1.9%	18.9%	15	6.4%	9.5%	\$1,653	1.9%	3.7%	10	5.9%	8.4%	\$984	1.8%	3.3%	
	Moderate	42	10.4%	\$5,567	4.0%	19.2%	25	10.6%	14.0%	\$3,391	4.0%	7.3%	17	10.1%	13.2%	\$2,176	4.0%	6.4%	
	Middle	64	15.8%	\$11,776	8.4%	20.7%	40	17.0%	15.6%	\$7,682	9.0%	10.4%	24	14.2%	14.3%	\$4,094	7.5%	9.1%	
	Upper	269	66.6%	\$118,538	84.9%	41.2%	155	66.0%	50.0%	\$72,298	85.0%	66.8%	114	67.5%	51.0%	\$46,240	84.7%	67.6%	
	Unknown	4	1.0%	\$1,080	0.8%	0.0%	0	0.0%	10.9%	\$0	0.0%	11.8%	4	2.4%	13.1%	\$1,080	2.0%	13.5%	
	Total	404	100.0%	\$139,598	100.0%	100.0%	235	100.0%	100.0%	\$85,024	100.0%	100.0%	169	100.0%	100.0%	\$54,574	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	329	31.8%	\$22,358	37.0%	91.5%	203	50.9%	30.1%	\$14,019	46.3%	42.0%	126	19.8%	39.6%	\$8,339	27.7%	39.3%
		Over \$1 Million	129	12.5%	\$19,836	32.9%	4.9%	74	18.5%				55	8.6%					
		Total Rev. available	458	44.3%	\$42,194	69.9%	96.4%	277	69.4%				181	28.4%					
	Rev. Not Known	578	55.8%	\$18,155	30.1%	3.6%	122	30.6%				456	71.6%						
	Total	1,036	100.0%	\$60,349	100.0%	100.0%	399	100.0%				637	100.0%						
Loan Size	\$100,000 or Less	958	92.5%	\$34,605	57.3%		357	89.5%	93.0%	\$17,075	56.4%	33.0%	601	94.3%	95.0%	\$17,530	58.3%	40.2%	
	\$100,001 - \$250,000	45	4.3%	\$7,920	13.1%		23	5.8%	3.4%	\$4,204	13.9%	15.9%	22	3.5%	2.5%	\$3,716	12.4%	14.7%	
	\$250,001 - \$1 Million	33	3.2%	\$17,824	29.5%		19	4.8%	3.6%	\$9,017	29.8%	51.1%	14	2.2%	2.5%	\$8,807	29.3%	45.1%	
	Total	1,036	100.0%	\$60,349	100.0%		399	100.0%	100.0%	\$30,296	100.0%	100.0%	637	100.0%	100.0%	\$30,053	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	88.1%	0	0.0%	66.7%	\$0	0.0%	58.1%	0	0.0%	58.8%	\$0	0.0%	31.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	7.7%	0	0.0%				0	0.0%					
		Total	1	100.0%	\$40	100.0%	100.0%	0	0.0%				1	100.0%					
	Loan Size	\$100,000 or Less	1	100.0%	\$40	100.0%		0	0.0%	76.2%	\$0	0.0%	8.6%	1	100.0%	88.2%	\$40	100.0%	25.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	14.3%	\$0	0.0%	32.8%	0	0.0%	5.9%	\$0	0.0%	22.5%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	9.5%	\$0	0.0%	58.6%	0	0.0%	5.9%	\$0	0.0%	51.7%	
Total	1	100.0%	\$40	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$40	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: FL Northern FL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	7,711	20.9
Moderate-income	1	3.7	1,363	3.7	247	18.1	6,780	18.4
Middle-income	24	88.9	31,423	85.3	4,472	14.2	7,850	21.3
Upper-income	2	7.4	4,034	11.0	198	4.9	14,479	39.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	27	100.0	36,820	100.0	4,917	13.4	36,820	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	2,452	1,389	3.3	56.6	725	29.6	338	13.8
Middle-income	52,443	35,596	85.3	67.9	8,711	16.6	8,136	15.5
Upper-income	16,429	4,751	11.4	28.9	1,316	8.0	10,362	63.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	71,324	41,736	100.0	58.5	10,752	15.1	18,836	26.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	422	5.1	373	4.9	20	6.6	29	7.9
Middle-income	5,356	65.0	4,960	65.5	181	60.1	215	58.4
Upper-income	2,466	29.9	2,242	29.6	100	33.2	124	33.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,244	100.0	7,575	100.0	301	100.0	368	100.0
Percentage of Total Businesses:			91.9		3.7		4.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	13	2.4	13	2.5	0	0.0	0	0.0
Middle-income	507	94.8	494	94.6	9	100.0	4	100.0
Upper-income	15	2.8	15	2.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	535	100.0	522	100.0	9	100.0	4	100.0
Percentage of Total Farms:			97.6		1.7		.7	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Northern FL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	1.0%	\$430	0.4%	3.3%	2	1.0%	1.0%	\$197	0.4%	0.4%	2	1.0%	0.6%	\$233	0.5%	0.3%
	Middle	100	25.1%	\$11,248	11.7%	85.3%	60	31.4%	35.8%	\$6,958	15.6%	18.5%	40	19.3%	35.1%	\$4,290	8.3%	19.4%
	Upper	294	73.9%	\$84,468	87.9%	11.4%	129	67.5%	62.9%	\$37,552	84.0%	81.1%	165	79.7%	64.3%	\$46,916	91.2%	80.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	398	100.0%	\$96,146	100.0%	100.0%	191	100.0%	100.0%	\$44,707	100.0%	100.0%	207	100.0%	100.0%	\$51,439	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	17	5.6%	\$1,713	2.8%	3.3%	12	6.5%	2.1%	\$956	2.7%	0.9%	5	4.2%	1.3%	\$757	2.9%	0.7%
	Middle	145	47.9%	\$14,395	23.3%	85.3%	87	47.0%	51.9%	\$8,598	24.1%	30.0%	58	49.2%	51.3%	\$5,797	22.1%	28.7%
	Upper	141	46.5%	\$45,769	74.0%	11.4%	86	46.5%	45.8%	\$26,052	73.2%	69.1%	55	46.6%	47.4%	\$19,717	75.1%	70.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	303	100.0%	\$61,877	100.0%	100.0%	185	100.0%	100.0%	\$35,606	100.0%	100.0%	118	100.0%	100.0%	\$26,271	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	3.0%	\$10	4.5%	3.3%	0	0.0%	2.3%	\$0	0.0%	0.7%	1	5.6%	5.3%	\$10	8.8%	4.4%
	Middle	29	87.9%	\$182	81.6%	85.3%	14	93.3%	83.7%	\$104	94.5%	58.9%	15	83.3%	75.5%	\$78	69.0%	46.0%
	Upper	3	9.1%	\$31	13.9%	11.4%	1	6.7%	13.2%	\$6	5.5%	38.4%	2	11.1%	19.1%	\$25	22.1%	49.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	1.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	33	100.0%	\$223	100.0%	100.0%	15	100.0%	100.0%	\$110	100.0%	100.0%	18	100.0%	100.0%	\$113	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	12.7%	0	0.0%	66.7%	\$0	0.0%	20.0%	0	0.0%	57.1%	\$0	0.0%	70.6%
	Upper	0	0.0%	\$0	0.0%	85.1%	0	0.0%	33.3%	\$0	0.0%	80.0%	0	0.0%	42.9%	\$0	0.0%	29.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	22	3.0%	\$2,153	1.4%	3.3%	14	3.6%	1.6%	\$1,153	1.4%	0.6%	8	2.3%	1.0%	\$1,000	1.3%	0.5%
	Middle	274	37.3%	\$25,825	16.3%	85.3%	161	41.2%	45.3%	\$15,660	19.5%	24.2%	113	32.9%	42.8%	\$10,165	13.1%	23.6%
	Upper	438	59.7%	\$130,268	82.3%	11.4%	216	55.2%	52.9%	\$63,610	79.1%	75.1%	222	64.7%	56.2%	\$66,658	85.7%	75.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	734	100.0%	\$158,246	100.0%	100.0%	391	100.0%	100.0%	\$80,423	100.0%	100.0%	343	100.0%	100.0%	\$77,823	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	12	1.7%	\$851	2.6%	4.9%	6	2.7%	2.2%	\$747	4.5%	2.5%	6	1.3%	1.9%	\$104	0.6%	1.1%
	Middle	308	44.6%	\$16,271	48.9%	65.5%	84	37.7%	45.9%	\$8,071	48.9%	38.1%	224	48.0%	49.2%	\$8,200	48.9%	35.7%
	Upper	370	53.6%	\$16,145	48.5%	29.6%	133	59.6%	47.8%	\$7,691	46.6%	58.3%	237	50.7%	45.4%	\$8,454	50.4%	62.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	1.1%	0	0.0%	3.5%	\$0	0.0%	1.0%
Total	690	100.0%	\$33,267	100.0%	100.0%	223	100.0%	100.0%	\$16,509	100.0%	100.0%	467	100.0%	100.0%	\$16,758	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.5%	0	0.0%	3.3%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	31	96.9%	\$5,578	98.2%	94.6%	6	100.0%	85.0%	\$2,000	100.0%	99.1%	25	96.2%	96.1%	\$3,578	97.2%	98.2%
	Upper	1	3.1%	\$102	1.8%	2.9%	0	0.0%	3.3%	\$0	0.0%	0.0%	1	3.8%	1.3%	\$102	2.8%	1.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	8.3%	\$0	0.0%	0.8%	0	0.0%	2.6%	\$0	0.0%	0.3%
Total	32	100.0%	\$5,680	100.0%	100.0%	6	100.0%	100.0%	\$2,000	100.0%	100.0%	26	100.0%	100.0%	\$3,680	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Northern FL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010		2010				2011							
		Count	Dollar	%	%	Bank	Agg	Dollar		Bank	Agg	Bank	Agg	Bank	Agg				
								\$ (000s)	\$ %							\$ (000s)	\$ %		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	10	2.5%	\$488	0.5%	20.9%	7	3.7%	3.3%	\$347	0.8%	1.0%	3	1.4%	1.8%	\$141	0.3%	0.6%	
	Moderate	33	8.3%	\$3,224	3.4%	18.4%	19	9.9%	10.0%	\$1,920	4.3%	4.1%	14	6.8%	10.2%	\$1,304	2.5%	4.1%	
	Middle	49	12.3%	\$5,899	6.1%	21.3%	25	13.1%	15.2%	\$2,945	6.6%	8.2%	24	11.6%	13.7%	\$2,954	5.7%	7.9%	
	Upper	299	75.1%	\$85,048	88.5%	39.3%	140	73.3%	60.9%	\$39,495	88.3%	72.2%	159	76.8%	63.0%	\$45,553	88.6%	76.1%	
	Unknown	7	1.8%	\$1,487	1.5%	0.0%	0	0.0%	10.6%	\$0	0.0%	14.5%	7	3.4%	11.3%	\$1,487	2.9%	11.4%	
	Total	398	100.0%	\$96,146	100.0%	100.0%	191	100.0%	100.0%	\$44,707	100.0%	100.0%	207	100.0%	100.0%	\$51,439	100.0%	100.0%	
REFINANCE	Low	16	5.3%	\$734	1.2%	20.9%	12	6.5%	3.0%	\$564	1.6%	1.7%	4	3.4%	1.8%	\$170	0.6%	0.7%	
	Moderate	30	9.9%	\$2,287	3.7%	18.4%	19	10.3%	8.0%	\$1,598	4.5%	3.3%	11	9.3%	6.4%	\$689	2.6%	2.3%	
	Middle	52	17.2%	\$6,259	10.1%	21.3%	34	18.4%	14.9%	\$3,604	10.1%	7.9%	18	15.3%	14.3%	\$2,655	10.1%	7.7%	
	Upper	198	65.3%	\$50,675	81.9%	39.3%	117	63.2%	57.4%	\$29,072	81.6%	68.5%	81	68.6%	56.7%	\$21,603	82.2%	67.9%	
	Unknown	7	2.3%	\$1,922	3.1%	0.0%	3	1.6%	16.7%	\$768	2.2%	18.7%	4	3.4%	20.8%	\$1,154	4.4%	21.3%	
	Total	303	100.0%	\$61,877	100.0%	100.0%	185	100.0%	100.0%	\$35,606	100.0%	100.0%	118	100.0%	100.0%	\$26,271	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	6.1%	\$7	3.1%	20.9%	2	13.3%	16.3%	\$7	6.4%	2.8%	0	0.0%	6.4%	\$0	0.0%	3.5%	
	Moderate	10	30.3%	\$53	23.8%	18.4%	3	20.0%	17.8%	\$23	20.9%	7.5%	7	38.9%	19.1%	\$30	26.5%	6.5%	
	Middle	10	30.3%	\$57	25.6%	21.3%	4	26.7%	17.8%	\$20	18.2%	13.1%	6	33.3%	24.5%	\$37	32.7%	15.8%	
	Upper	11	33.3%	\$106	47.5%	39.3%	6	40.0%	41.1%	\$60	54.5%	71.3%	5	27.8%	47.9%	\$46	40.7%	72.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.0%	\$0	0.0%	5.4%	0	0.0%	2.1%	\$0	0.0%	1.5%	
	Total	33	100.0%	\$223	100.0%	100.0%	15	100.0%	100.0%	\$110	100.0%	100.0%	18	100.0%	100.0%	\$113	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	28	3.8%	\$1,229	0.8%	20.9%	21	5.4%	3.6%	\$918	1.1%	1.3%	7	2.0%	1.9%	\$311	0.4%	0.6%	
	Moderate	73	9.9%	\$5,564	3.5%	18.4%	41	10.5%	9.3%	\$3,541	4.4%	3.7%	32	9.3%	8.8%	\$2,023	2.6%	3.3%	
	Middle	111	15.1%	\$12,215	7.7%	21.3%	63	16.1%	15.1%	\$6,569	8.2%	7.9%	48	14.0%	14.2%	\$5,646	7.3%	7.8%	
	Upper	508	69.2%	\$135,829	85.8%	39.3%	263	67.3%	58.5%	\$68,627	85.3%	68.6%	245	71.4%	60.0%	\$67,202	86.4%	72.3%	
	Unknown	14	1.9%	\$3,409	2.2%	0.0%	3	0.8%	13.5%	\$768	1.0%	18.6%	11	3.2%	15.1%	\$2,641	3.4%	15.9%	
	Total	734	100.0%	\$158,246	100.0%	100.0%	391	100.0%	100.0%	\$80,423	100.0%	100.0%	343	100.0%	100.0%	\$77,823	100.0%	100.0%	
Small Business	Total Businesses																		
	Revenue	\$1 Million or Less	246	35.7%	\$16,035	48.2%	91.9%	137	61.4%	33.4%	\$9,850	59.7%	51.6%	109	23.3%	38.2%	\$6,185	36.9%	46.2%
		Over \$1 Million	77	11.2%	\$9,087	27.3%	3.7%	47	21.1%					30	6.4%				
		Total Rev. available	323	46.9%	\$25,122	75.5%	95.6%	184	82.5%					139	29.7%				
		Rev. Not Known	367	53.2%	\$8,145	24.5%	4.5%	39	17.5%					328	70.2%				
		Total	690	100.0%	\$33,267	100.0%	100.0%	223	100.0%					467	100.0%				
	Loan Size	\$100,000 or Less	641	92.9%	\$20,190	60.7%		197	88.3%	93.5%	\$8,849	53.6%	40.4%	444	95.1%	95.7%	\$11,341	67.7%	45.8%
		\$100,001 - \$250,000	35	5.1%	\$6,305	19.0%		16	7.2%	3.7%	\$3,058	18.5%	16.9%	19	4.1%	2.2%	\$3,247	19.4%	13.9%
		\$250,001 - \$1 Million	14	2.0%	\$6,772	20.4%		10	4.5%	2.8%	\$4,602	27.9%	42.7%	4	0.9%	2.1%	\$2,170	12.9%	40.3%
		Total	690	100.0%	\$33,267	100.0%		223	100.0%	100.0%	\$16,509	100.0%	100.0%	467	100.0%	100.0%	\$16,758	100.0%	100.0%
Total Farms																			
Small Farm	Revenue	\$1 Million or Less	22	68.8%	\$3,128	55.1%	97.6%	3	50.0%	68.3%	\$750	37.5%	64.6%	19	73.1%	73.7%	\$2,378	64.6%	73.7%
		Over \$1 Million	7	21.9%	\$2,486	43.8%	1.7%	3	50.0%				4	15.4%					
		Not Known	3	9.4%	\$66	1.2%	0.7%	0	0.0%				3	11.5%					
		Total	32	100.0%	\$5,680	100.0%	100.0%	6	100.0%				26	100.0%					
	Loan Size	\$100,000 or Less	13	40.6%	\$581	10.2%		1	16.7%	81.7%	\$100	5.0%	22.6%	12	46.2%	71.1%	\$481	13.1%	24.5%
		\$100,001 - \$250,000	9	28.1%	\$1,424	25.1%		0	0.0%	6.7%	\$0	0.0%	19.3%	9	34.6%	18.4%	\$1,424	38.7%	34.2%
\$250,001 - \$500,000		10	31.3%	\$3,675	64.7%		5	83.3%	11.7%	\$1,900	95.0%	58.1%	5	19.2%	10.5%	\$1,775	48.2%	41.3%	
Total		32	100.0%	\$5,680	100.0%		6	100.0%	100.0%	\$2,000	100.0%	100.0%	26	100.0%	100.0%	\$3,680	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: FL Ocala

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.2	472	0.6	180	38.1	12,846	17.1
Moderate-income	3	6.5	3,066	4.1	860	28.0	14,887	19.9
Middle-income	32	69.6	57,715	77.0	5,242	9.1	17,583	23.5
Upper-income	10	21.7	13,674	18.2	647	4.7	29,611	39.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	46	100.0	74,927	100.0	6,929	9.2	74,927	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	888	306	0.4	34.5	446	50.2	136	15.3
Moderate-income	5,332	2,387	2.8	44.8	2,382	44.7	563	10.6
Middle-income	95,237	67,402	79.1	70.8	14,449	15.2	13,386	14.1
Upper-income	21,206	15,076	17.7	71.1	4,307	20.3	1,823	8.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	122,663	85,171	100.0	69.4	21,584	17.6	15,908	13.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	127	0.7	113	0.7	6	0.9	8	1.4
Moderate-income	773	4.5	681	4.3	70	10.1	22	3.8
Middle-income	12,725	73.7	11,858	74.2	458	66.2	409	71.3
Upper-income	3,632	21.0	3,339	20.9	158	22.8	135	23.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	17,257	100.0	15,991	100.0	692	100.0	574	100.0
Percentage of Total Businesses:			92.7		4.0		3.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.1	1	0.1	0	0.0	0	0.0
Moderate-income	5	0.7	5	0.7	0	0.0	0	0.0
Middle-income	621	90.0	607	90.1	12	85.7	2	100.0
Upper-income	63	9.1	61	9.1	2	14.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	690	100.0	674	100.0	14	100.0	2	100.0
Percentage of Total Farms:			97.7		2.0		.3	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Ocala

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	1	0.4%	\$38	0.1%	0.4%	0	0.0%	0.1%	\$0	0.0%	0.1%	1	0.9%	0.0%	\$38	0.2%	0.0%
	Moderate	2	0.8%	\$64	0.2%	2.8%	1	0.7%	0.3%	\$30	0.2%	0.2%	1	0.9%	0.9%	\$34	0.2%	0.7%
	Middle	202	78.0%	\$23,560	70.3%	79.1%	123	83.7%	85.3%	\$14,529	80.8%	80.3%	79	70.5%	83.9%	\$9,031	58.1%	79.1%
	Upper	54	20.8%	\$9,849	29.4%	17.7%	23	15.6%	14.3%	\$3,413	19.0%	19.5%	31	27.7%	15.2%	\$6,436	41.4%	20.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	259	100.0%	\$33,511	100.0%	100.0%	147	100.0%	100.0%	\$17,972	100.0%	100.0%	112	100.0%	100.0%	\$15,539	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	0.8%	\$129	0.3%	2.8%	1	0.7%	1.0%	\$80	0.3%	0.7%	1	1.1%	1.1%	\$49	0.3%	0.7%
	Middle	171	72.2%	\$33,644	69.3%	79.1%	108	74.0%	77.8%	\$22,458	75.7%	74.6%	63	69.2%	76.5%	\$11,186	59.2%	71.5%
	Upper	64	27.0%	\$14,773	30.4%	17.7%	37	25.3%	21.1%	\$7,119	24.0%	24.7%	27	29.7%	22.4%	\$7,654	40.5%	27.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	237	100.0%	\$48,546	100.0%	100.0%	146	100.0%	100.0%	\$29,657	100.0%	100.0%	91	100.0%	100.0%	\$18,889	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.6%	\$0	0.0%	0.8%
	Middle	49	92.5%	\$353	89.1%	79.1%	19	86.4%	81.8%	\$159	89.8%	71.9%	30	96.8%	80.2%	\$194	88.6%	63.1%
	Upper	4	7.5%	\$43	10.9%	17.7%	3	13.6%	18.2%	\$18	10.2%	28.1%	1	3.2%	17.6%	\$25	11.4%	36.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	53	100.0%	\$396	100.0%	100.0%	22	100.0%	100.0%	\$177	100.0%	100.0%	31	100.0%	100.0%	\$219	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	3.4%	0	0.0%	50.0%	\$0	0.0%	42.7%	0	0.0%	16.7%	\$0	0.0%	6.1%
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	55.1%
	Middle	0	0.0%	\$0	0.0%	45.1%	0	0.0%	25.0%	\$0	0.0%	7.0%	0	0.0%	66.7%	\$0	0.0%	38.8%
	Upper	0	0.0%	\$0	0.0%	31.9%	0	0.0%	25.0%	\$0	0.0%	50.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.2%	\$38	0.0%	0.4%	0	0.0%	0.1%	\$0	0.0%	0.2%	1	0.4%	0.0%	\$38	0.1%	0.1%
	Moderate	4	0.7%	\$193	0.2%	2.8%	2	0.6%	0.6%	\$110	0.2%	0.4%	2	0.9%	1.0%	\$83	0.2%	1.1%
	Middle	422	76.9%	\$57,557	69.8%	79.1%	250	79.4%	81.9%	\$37,146	77.7%	77.1%	172	73.5%	80.7%	\$20,411	58.9%	75.1%
	Upper	122	22.2%	\$24,665	29.9%	17.7%	63	20.0%	17.4%	\$10,550	22.1%	22.3%	59	25.2%	18.2%	\$14,115	40.7%	23.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	549	100.0%	\$82,453	100.0%	100.0%	315	100.0%	100.0%	\$47,806	100.0%	100.0%	234	100.0%	100.0%	\$34,647	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	8	0.7%	\$423	0.6%	0.7%	2	0.5%	0.4%	\$75	0.2%	0.4%	6	0.8%	0.7%	\$348	1.0%	0.4%
	Moderate	47	4.0%	\$3,042	4.4%	4.3%	17	4.3%	3.9%	\$1,985	5.9%	5.2%	30	3.9%	3.7%	\$1,057	3.0%	4.0%
	Middle	752	64.5%	\$45,015	64.9%	74.2%	254	65.0%	67.8%	\$22,655	67.1%	66.9%	498	64.3%	67.2%	\$22,360	62.7%	61.4%
	Upper	358	30.7%	\$20,928	30.2%	20.9%	118	30.2%	25.3%	\$9,057	26.8%	26.2%	240	31.0%	26.4%	\$11,871	33.3%	33.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.6%	\$0	0.0%	1.3%	0	0.0%	1.9%	\$0	0.0%	0.6%
Total	1,165	100.0%	\$69,408	100.0%	100.0%	391	100.0%	100.0%	\$33,772	100.0%	100.0%	774	100.0%	100.0%	\$35,636	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	4	36.4%	\$210	17.2%	90.1%	0	0.0%	87.3%	\$0	0.0%	73.8%	4	40.0%	81.8%	\$210	29.1%	65.6%
	Upper	7	63.6%	\$1,011	82.8%	9.1%	1	100.0%	7.3%	\$500	100.0%	25.0%	6	60.0%	18.2%	\$511	70.9%	34.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.5%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	11	100.0%	\$1,221	100.0%	100.0%	1	100.0%	100.0%	\$500	100.0%	100.0%	10	100.0%	100.0%	\$721	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Ocala

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank		Dollar		Count			Dollar					
		#	%	\$(000s)	\$ %		#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	29	11.2%	\$1,779	5.3%	17.1%	16	10.9%	8.7%	\$1,064	5.9%	5.0%	13	11.6%	8.3%	\$715	4.6%	4.8%	
	Moderate	59	22.8%	\$4,563	13.6%	19.9%	37	25.2%	26.0%	\$2,905	16.2%	19.4%	22	19.6%	23.9%	\$1,658	10.7%	17.5%	
	Middle	68	26.3%	\$6,670	19.9%	23.5%	43	29.3%	22.8%	\$4,549	25.3%	21.6%	25	22.3%	21.5%	\$2,121	13.6%	19.5%	
	Upper	99	38.2%	\$19,817	59.1%	39.5%	51	34.7%	31.1%	\$9,454	52.6%	42.5%	48	42.9%	28.5%	\$10,363	66.7%	39.9%	
	Unknown	4	1.5%	\$682	2.0%	0.0%	0	0.0%	11.3%	\$0	0.0%	11.5%	4	3.6%	17.9%	\$682	4.4%	18.2%	
	Total	259	100.0%	\$33,511	100.0%	100.0%	147	100.0%	100.0%	\$17,972	100.0%	100.0%	112	100.0%	100.0%	\$15,539	100.0%	100.0%	
REFINANCE	Low	18	7.6%	\$1,448	3.0%	17.1%	10	6.8%	4.8%	\$1,018	3.4%	2.7%	8	8.8%	4.4%	\$430	2.3%	2.3%	
	Moderate	34	14.3%	\$3,008	6.2%	19.9%	16	11.0%	13.8%	\$1,478	5.0%	9.2%	18	19.8%	11.8%	\$1,530	8.1%	7.4%	
	Middle	54	22.8%	\$6,186	12.7%	23.5%	42	28.8%	21.9%	\$5,030	17.0%	18.1%	12	13.2%	18.7%	\$1,156	6.1%	15.3%	
	Upper	129	54.4%	\$37,370	77.0%	39.5%	78	53.4%	38.2%	\$22,131	74.6%	47.8%	51	56.0%	38.9%	\$15,239	80.7%	48.7%	
	Unknown	2	0.8%	\$534	1.1%	0.0%	0	0.0%	21.2%	\$0	0.0%	22.2%	2	2.2%	26.2%	\$534	2.8%	26.3%	
	Total	237	100.0%	\$48,546	100.0%	100.0%	146	100.0%	100.0%	\$29,657	100.0%	100.0%	91	100.0%	100.0%	\$18,889	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	13.2%	\$36	9.1%	17.1%	2	9.1%	13.9%	\$19	10.7%	6.4%	5	16.1%	22.0%	\$17	7.8%	5.1%	
	Moderate	15	28.3%	\$70	17.7%	19.9%	4	18.2%	24.2%	\$17	9.6%	14.1%	11	35.5%	20.3%	\$53	24.2%	5.3%	
	Middle	17	32.1%	\$125	31.6%	23.5%	10	45.5%	27.3%	\$64	36.2%	24.9%	7	22.6%	17.0%	\$61	27.9%	15.3%	
	Upper	14	26.4%	\$165	41.7%	39.5%	6	27.3%	33.3%	\$77	43.5%	51.8%	8	25.8%	36.8%	\$88	40.2%	58.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.2%	\$0	0.0%	2.9%	0	0.0%	3.8%	\$0	0.0%	15.6%	
	Total	53	100.0%	\$396	100.0%	100.0%	22	100.0%	100.0%	\$177	100.0%	100.0%	31	100.0%	100.0%	\$219	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	54	9.8%	\$3,263	4.0%	17.1%	28	8.9%	7.1%	\$2,101	4.4%	3.9%	26	11.1%	7.1%	\$1,162	3.4%	3.6%	
	Moderate	108	19.7%	\$7,641	9.3%	19.9%	57	18.1%	20.5%	\$4,400	9.2%	14.1%	51	21.8%	18.8%	\$3,241	9.4%	12.5%	
	Middle	139	25.3%	\$12,981	15.7%	23.5%	95	30.2%	22.5%	\$9,643	20.2%	19.8%	44	18.8%	20.2%	\$3,338	9.6%	17.4%	
	Upper	242	44.1%	\$57,352	69.6%	39.5%	135	42.9%	34.3%	\$31,662	66.2%	45.2%	107	45.7%	33.0%	\$25,690	74.1%	43.9%	
	Unknown	6	1.1%	\$1,216	1.5%	0.0%	0	0.0%	15.5%	\$0	0.0%	17.1%	6	2.6%	20.9%	\$1,216	3.5%	22.6%	
	Total	549	100.0%	\$82,453	100.0%	100.0%	315	100.0%	100.0%	\$47,806	100.0%	100.0%	234	100.0%	100.0%	\$34,647	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	320	27.5%	\$25,687	37.0%	92.7%	187	47.8%	31.6%	\$16,058	47.5%	40.5%	133	17.2%	40.0%	\$9,629	27.0%	33.0%
		Over \$1 Million	197	16.9%	\$27,470	39.6%	4.0%	107	27.4%				90	11.6%					
		Total Rev. available	517	44.4%	\$53,157	76.6%	96.7%	294	75.2%				223	28.8%					
		Rev. Not Known	648	55.6%	\$16,251	23.4%	3.3%	97	24.8%				551	71.2%					
	Total	1,165	100.0%	\$69,408	100.0%	100.0%	391	100.0%				774	100.0%						
Loan Size	\$100,000 or Less	1,023	87.8%	\$31,250	45.0%		319	81.6%	93.5%	\$13,900	41.2%	37.6%	704	91.0%	94.9%	\$17,350	48.7%	41.2%	
	\$100,001 - \$250,000	94	8.1%	\$16,819	24.2%		44	11.3%	3.5%	\$7,565	22.4%	18.1%	50	6.5%	2.9%	\$9,254	26.0%	17.7%	
	\$250,001 - \$1 Million	48	4.1%	\$21,339	30.7%		28	7.2%	2.9%	\$12,307	36.4%	44.3%	20	2.6%	2.2%	\$9,032	25.3%	41.1%	
	Total	1,165	100.0%	\$69,408	100.0%		391	100.0%	100.0%	\$33,772	100.0%	100.0%	774	100.0%	100.0%	\$35,636	100.0%	100.0%	
	Total Farms																		
Small Farm	Revenue	\$1 Million or Less	8	72.7%	\$664	54.4%	97.7%	0	0.0%	61.8%	\$0	0.0%	67.0%	8	80.0%	69.1%	\$664	92.1%	71.3%
		Over \$1 Million	1	9.1%	\$500	41.0%	2.0%	1	100.0%				0	0.0%					
		Not Known	2	18.2%	\$57	4.7%	0.3%	0	0.0%				2	20.0%					
	Total	11	100.0%	\$1,221	100.0%	100.0%	1	100.0%				10	100.0%						
	Loan Size	\$100,000 or Less	7	63.6%	\$233	19.1%		0	0.0%	83.6%	\$0	0.0%	21.2%	7	70.0%	87.3%	\$233	32.3%	39.2%
		\$100,001 - \$250,000	3	27.3%	\$488	40.0%		0	0.0%	5.5%	\$0	0.0%	16.0%	3	30.0%	10.9%	\$488	67.7%	41.3%
\$250,001 - \$500,000		1	9.1%	\$500	41.0%		1	100.0%	10.9%	\$500	100.0%	62.8%	0	0.0%	1.8%	\$0	0.0%	19.5%	
Total	11	100.0%	\$1,221	100.0%		1	100.0%	100.0%	\$500	100.0%	100.0%	10	100.0%	100.0%	\$721	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: FL Okeechobee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,794	19.6
Moderate-income	0	0.0	0	0.0	0	0.0	1,795	19.6
Middle-income	6	100.0	9,168	100.0	1,084	11.8	2,050	22.4
Upper-income	0	0.0	0	0.0	0	0.0	3,529	38.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6	100.0	9,168	100.0	1,084	11.8	9,168	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	15,504	9,430	100.0	60.8	3,163	20.4	2,911	18.8
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	15,504	9,430	100.0	60.8	3,163	20.4	2,911	18.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	1,869	100.0	1,737	100.0	69	100.0	63	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,869	100.0	1,737	100.0	69	100.0	63	100.0
Percentage of Total Businesses:			92.9		3.7		3.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	146	100.0	128	100.0	14	100.0	4	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	146	100.0	128	100.0	14	100.0	4	100.0
Percentage of Total Farms:			87.7		9.6		2.7	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Okeechobee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	3	100.0%	\$327	100.0%	100.0%	2	100.0%	100.0%	\$232	100.0%	100.0%	1	100.0%	100.0%	\$95	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$327	100.0%	100.0%	2	100.0%	100.0%	\$232	100.0%	100.0%	1	100.0%	100.0%	\$95	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	12	100.0%	\$1,083	100.0%	100.0%	4	100.0%	100.0%	\$393	100.0%	100.0%	8	100.0%	100.0%	\$690	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$1,083	100.0%	100.0%	4	100.0%	100.0%	\$393	100.0%	100.0%	8	100.0%	100.0%	\$690	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$13	100.0%	100.0%	1	100.0%	100.0%	\$3	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$13	100.0%	100.0%	1	100.0%	100.0%	\$3	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	17	100.0%	\$1,423	100.0%	100.0%	7	100.0%	100.0%	\$628	100.0%	100.0%	10	100.0%	100.0%	\$795	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$1,423	100.0%	100.0%	7	100.0%	100.0%	\$628	100.0%	100.0%	10	100.0%	100.0%	\$795	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	16	100.0%	\$975	100.0%	100.0%	8	100.0%	97.6%	\$597	100.0%	98.8%	8	100.0%	97.6%	\$378	100.0%	99.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	1.2%	0	0.0%	2.4%	\$0	0.0%	0.2%
Total	16	100.0%	\$975	100.0%	100.0%	8	100.0%	100.0%	\$597	100.0%	100.0%	8	100.0%	100.0%	\$378	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	6	100.0%	\$1,074	100.0%	100.0%	2	100.0%	92.3%	\$600	100.0%	99.4%	4	100.0%	87.5%	\$474	100.0%	96.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	7.7%	\$0	0.0%	0.6%	0	0.0%	12.5%	\$0	0.0%	4.0%
Total	6	100.0%	\$1,074	100.0%	100.0%	2	100.0%	100.0%	\$600	100.0%	100.0%	4	100.0%	100.0%	\$474	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Okeechobee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count		Dollar		#	%	%	Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %				Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	7.2%	\$0	0.0%	4.1%	0	0.0%	4.1%	\$0	0.0%	2.3%	
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	26.3%	\$0	0.0%	20.4%	0	0.0%	13.3%	\$0	0.0%	8.3%	
	Middle	2	66.7%	\$194	59.3%	22.4%	1	50.0%	20.1%	\$99	42.7%	18.0%	1	100.0%	23.5%	\$95	100.0%	21.1%	
	Upper	1	33.3%	\$133	40.7%	38.5%	1	50.0%	37.6%	\$133	57.3%	48.8%	0	0.0%	40.8%	\$0	0.0%	51.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.8%	\$0	0.0%	8.7%	0	0.0%	18.4%	\$0	0.0%	16.7%	
	Total	3	100.0%	\$327	100.0%	100.0%	2	100.0%	100.0%	\$232	100.0%	100.0%	1	100.0%	100.0%	\$95	100.0%	100.0%	
REFINANCE	Low	2	16.7%	\$51	4.7%	19.6%	1	25.0%	4.1%	\$26	6.6%	1.7%	1	12.5%	2.9%	\$25	3.6%	3.1%	
	Moderate	3	25.0%	\$367	33.9%	19.6%	3	75.0%	14.4%	\$367	93.4%	10.9%	0	0.0%	14.9%	\$0	0.0%	10.0%	
	Middle	3	25.0%	\$217	20.0%	22.4%	0	0.0%	17.8%	\$0	0.0%	17.3%	3	37.5%	12.6%	\$217	31.4%	10.7%	
	Upper	4	33.3%	\$448	41.4%	38.5%	0	0.0%	34.9%	\$0	0.0%	40.3%	4	50.0%	42.9%	\$448	64.9%	49.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	28.8%	\$0	0.0%	29.8%	0	0.0%	26.9%	\$0	0.0%	26.9%	
	Total	12	100.0%	\$1,083	100.0%	100.0%	4	100.0%	100.0%	\$393	100.0%	100.0%	8	100.0%	100.0%	\$690	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	11.8%	\$0	0.0%	24.4%	0	0.0%	14.8%	\$0	0.0%	5.7%	
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	29.4%	\$0	0.0%	34.0%	0	0.0%	18.5%	\$0	0.0%	4.0%	
	Middle	1	50.0%	\$3	23.1%	22.4%	1	100.0%	23.5%	\$3	100.0%	3.3%	0	0.0%	37.0%	\$0	0.0%	56.6%	
	Upper	1	50.0%	\$10	76.9%	38.5%	0	0.0%	35.3%	\$0	0.0%	38.3%	1	100.0%	25.9%	\$10	100.0%	29.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.7%	\$0	0.0%	4.7%	
	Total	2	100.0%	\$13	100.0%	100.0%	1	100.0%	100.0%	\$3	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	2	11.8%	\$51	3.6%	19.6%	1	14.3%	6.2%	\$26	4.1%	3.2%	1	10.0%	4.3%	\$25	3.1%	2.7%	
	Moderate	3	17.6%	\$367	25.8%	19.6%	3	42.9%	21.6%	\$367	58.4%	16.2%	0	0.0%	14.3%	\$0	0.0%	9.0%	
	Middle	6	35.3%	\$414	29.1%	22.4%	2	28.6%	19.3%	\$102	16.2%	17.5%	4	40.0%	19.6%	\$312	39.2%	16.9%	
	Upper	6	35.3%	\$591	41.5%	38.5%	1	14.3%	36.4%	\$133	21.2%	44.8%	5	50.0%	40.7%	\$458	57.6%	50.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.5%	\$0	0.0%	18.3%	0	0.0%	21.1%	\$0	0.0%	21.2%	
	Total	17	100.0%	\$1,423	100.0%	100.0%	7	100.0%	100.0%	\$628	100.0%	100.0%	10	100.0%	100.0%	\$795	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	10	62.5%	\$597	61.2%	92.9%	6	75.0%	30.4%	\$447	74.9%	29.8%	4	50.0%	44.3%	\$150	39.7%	44.0%
		Over \$1 Million	4	25.0%	\$350	35.9%	3.7%	2	25.0%					2	25.0%				
		Total Rev. available	14	87.5%	\$947	97.1%	96.6%	8	100.0%					6	75.0%				
		Rev. Not Known	2	12.5%	\$28	2.9%	3.4%	0	0.0%					2	25.0%				
	Total	16	100.0%	\$975	100.0%	100.0%	8	100.0%					8	100.0%					
Loan Size	\$100,000 or Less	14	87.5%	\$588	60.3%		7	87.5%	94.5%	\$360	60.3%	37.2%	7	87.5%	94.7%	\$228	60.3%	38.1%	
	\$100,001 - \$250,000	2	12.5%	\$387	39.7%		1	12.5%	3.1%	\$237	39.7%	17.6%	1	12.5%	3.1%	\$150	39.7%	17.4%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	45.2%	0	0.0%	2.2%	\$0	0.0%	44.5%	
	Total	16	100.0%	\$975	100.0%		8	100.0%	100.0%	\$597	100.0%	100.0%	8	100.0%	100.0%	\$378	100.0%	100.0%	
	Small Farm	Revenue	Total Farms																
\$1 Million or Less			5	83.3%	\$974	90.7%	87.7%	2	100.0%	53.8%	\$600	100.0%	44.9%	3	75.0%	37.5%	\$374	78.9%	34.8%
Over \$1 Million			1	16.7%	\$100	9.3%	9.6%	0	0.0%					1	25.0%				
Not Known			0	0.0%	\$0	0.0%	2.7%	0	0.0%					0	0.0%				
Total		6	100.0%	\$1,074	100.0%	100.0%	2	100.0%					4	100.0%					
Loan Size		\$100,000 or Less	2	33.3%	\$150	14.0%		0	0.0%	73.1%	\$0	0.0%	15.2%	2	50.0%	75.0%	\$150	31.6%	31.3%
	\$100,001 - \$250,000	3	50.0%	\$474	44.1%		1	50.0%	7.7%	\$150	25.0%	14.7%	2	50.0%	25.0%	\$324	68.4%	68.7%	
	\$250,001 - \$500,000	1	16.7%	\$450	41.9%		1	50.0%	19.2%	\$450	75.0%	70.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$1,074	100.0%		2	100.0%	100.0%	\$600	100.0%	100.0%	4	100.0%	100.0%	\$474	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: FL Palm Bay

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	2.2	1,513	1.1	518	34.2	24,432	18.3
Moderate-income	19	20.7	24,073	18.0	3,154	13.1	25,775	19.3
Middle-income	44	47.8	67,393	50.5	4,121	6.1	30,261	22.7
Upper-income	27	29.3	40,410	30.3	1,263	3.1	52,921	39.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	92	100.0	133,389	100.0	9,056	6.8	133,389	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	3,105	918	0.6	29.6	1,594	51.3	593	19.1
Moderate-income	47,959	26,243	17.7	54.7	15,292	31.9	6,424	13.4
Middle-income	109,854	73,591	49.8	67.0	25,184	22.9	11,079	10.1
Upper-income	61,154	47,126	31.9	77.1	8,247	13.5	5,781	9.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	222,072	147,878	100.0	66.6	50,317	22.7	23,877	10.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	364	1.2	331	1.2	23	1.6	10	0.9
Moderate-income	7,044	22.5	6,257	21.7	461	31.4	326	30.0
Middle-income	14,471	46.2	13,356	46.4	618	42.1	497	45.7
Upper-income	9,451	30.2	8,829	30.7	367	25.0	255	23.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	31,330	100.0	28,773	100.0	1,469	100.0	1,088	100.0
Percentage of Total Businesses:			91.8		4.7		3.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.6	1	0.6	0	0.0	0	0.0
Moderate-income	30	17.9	28	17.0	1	50.0	1	100.0
Middle-income	71	42.3	71	43.0	0	0.0	0	0.0
Upper-income	66	39.3	65	39.4	1	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	168	100.0	165	100.0	2	100.0	1	100.0
Percentage of Total Farms:			98.2		1.2		.6	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Palm Bay

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	67	9.6%	\$5,349	6.4%	17.7%	40	9.7%	10.4%	\$3,242	6.5%	7.1%	27	9.4%	9.3%	\$2,107	6.3%	6.6%
	Middle	439	62.7%	\$45,726	54.9%	49.8%	270	65.4%	60.2%	\$28,718	57.4%	54.5%	169	58.9%	57.6%	\$17,008	51.2%	51.1%
	Upper	194	27.7%	\$32,184	38.7%	31.9%	103	24.9%	29.3%	\$18,076	36.1%	38.4%	91	31.7%	33.1%	\$14,108	42.5%	42.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	700	100.0%	\$83,259	100.0%	100.0%	413	100.0%	100.0%	\$50,036	100.0%	100.0%	287	100.0%	100.0%	\$33,223	100.0%	100.0%
REFINANCE	Low	2	1.1%	\$140	0.5%	0.6%	1	1.0%	0.0%	\$24	0.2%	0.0%	1	1.3%	0.1%	\$116	0.9%	0.0%
	Moderate	20	11.3%	\$2,695	10.2%	17.7%	8	8.2%	7.1%	\$784	6.0%	5.8%	12	15.0%	7.0%	\$1,911	14.4%	5.2%
	Middle	84	47.5%	\$11,296	42.9%	49.8%	42	43.3%	45.4%	\$4,816	36.7%	41.0%	42	52.5%	46.1%	\$6,480	48.9%	41.6%
	Upper	71	40.1%	\$12,227	46.4%	31.9%	46	47.4%	47.5%	\$7,490	57.1%	53.2%	25	31.3%	46.9%	\$4,737	35.8%	53.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	177	100.0%	\$26,358	100.0%	100.0%	97	100.0%	100.0%	\$13,114	100.0%	100.0%	80	100.0%	100.0%	\$13,244	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	0.0%
	Moderate	1	5.0%	\$7	4.9%	17.7%	1	20.0%	14.9%	\$7	18.4%	6.9%	0	0.0%	14.3%	\$0	0.0%	10.5%
	Middle	11	55.0%	\$96	66.7%	49.8%	2	40.0%	44.7%	\$17	44.7%	36.4%	9	60.0%	50.6%	\$79	74.5%	34.0%
	Upper	8	40.0%	\$41	28.5%	31.9%	2	40.0%	40.5%	\$14	36.8%	56.7%	6	40.0%	34.4%	\$27	25.5%	55.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$144	100.0%	100.0%	5	100.0%	100.0%	\$38	100.0%	100.0%	15	100.0%	100.0%	\$106	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.1%	0	0.0%	75.0%	\$0	0.0%	4.4%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Middle	0	0.0%	\$0	0.0%	53.0%	0	0.0%	25.0%	\$0	0.0%	95.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	0.2%	\$140	0.1%	0.6%	1	0.2%	0.1%	\$24	0.0%	0.0%	1	0.3%	0.1%	\$116	0.2%	0.0%
	Moderate	88	9.8%	\$8,051	7.3%	17.7%	49	9.5%	9.1%	\$4,033	6.4%	6.4%	39	10.2%	8.4%	\$4,018	8.6%	6.1%
	Middle	534	59.5%	\$57,118	52.0%	49.8%	314	61.0%	53.5%	\$33,551	53.1%	48.2%	220	57.6%	52.4%	\$23,567	50.6%	46.4%
	Upper	273	30.4%	\$44,452	40.5%	31.9%	151	29.3%	37.4%	\$25,580	40.5%	45.3%	122	31.9%	39.1%	\$18,872	40.5%	47.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	897	100.0%	\$109,761	100.0%	100.0%	515	100.0%	100.0%	\$63,188	100.0%	100.0%	382	100.0%	100.0%	\$46,573	100.0%	100.0%
SMALL BUSINESSES	Low	19	2.1%	\$1,286	2.0%	1.2%	8	2.4%	1.1%	\$748	2.3%	1.2%	11	1.9%	1.1%	\$538	1.6%	1.1%
	Moderate	209	22.8%	\$16,857	25.8%	21.7%	85	25.2%	20.2%	\$8,823	27.1%	31.6%	124	21.4%	20.6%	\$8,034	24.6%	27.7%
	Middle	343	37.4%	\$22,667	34.8%	46.4%	128	38.0%	41.1%	\$12,246	37.6%	41.2%	215	37.1%	41.8%	\$10,421	31.9%	41.3%
	Upper	346	37.7%	\$24,415	37.4%	30.7%	116	34.4%	35.3%	\$10,767	33.0%	24.9%	230	39.7%	35.0%	\$13,648	41.8%	29.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	1.1%	0	0.0%	1.5%	\$0	0.0%	0.4%
	Total	917	100.0%	\$65,225	100.0%	100.0%	337	100.0%	100.0%	\$32,584	100.0%	100.0%	580	100.0%	100.0%	\$32,641	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	3.1%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	18.8%	\$0	0.0%	7.4%	0	0.0%	7.7%	\$0	0.0%	7.7%
	Middle	1	100.0%	\$50	100.0%	43.0%	1	100.0%	28.1%	\$50	100.0%	48.5%	0	0.0%	23.1%	\$0	0.0%	45.6%
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	43.8%	\$0	0.0%	37.0%	0	0.0%	61.5%	\$0	0.0%	46.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	6.3%	\$0	0.0%	6.4%	0	0.0%	7.7%	\$0	0.0%	0.5%
	Total	1	100.0%	\$50	100.0%	100.0%	1	100.0%	100.0%	\$50	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Palm Bay

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	Agg	%	Bank	Agg	Bank	Agg	%		
HOME PURCHASE	Low	160	22.9%	\$11,101	13.3%	18.3%	107	25.9%	13.7%	\$7,512	15.0%	7.2%	53	18.5%	8.3%	\$3,589	10.8%	3.8%	
	Moderate	180	25.7%	\$17,189	20.6%	19.3%	97	23.5%	21.8%	\$9,869	19.7%	16.2%	83	28.9%	19.3%	\$7,320	22.0%	12.8%	
	Middle	142	20.3%	\$16,470	19.8%	22.7%	91	22.0%	19.9%	\$10,731	21.4%	19.4%	51	17.8%	19.0%	\$5,739	17.3%	16.9%	
	Upper	216	30.9%	\$38,386	46.1%	39.7%	118	28.6%	32.0%	\$21,924	43.8%	45.8%	98	34.1%	38.4%	\$16,462	49.6%	52.4%	
	Unknown	2	0.3%	\$113	0.1%	0.0%	0	0.0%	12.7%	\$0	0.0%	11.4%	2	0.7%	15.0%	\$113	0.3%	14.2%	
	Total	700	100.0%	\$83,259	100.0%	100.0%	413	100.0%	100.0%	\$50,036	100.0%	100.0%	287	100.0%	100.0%	\$33,223	100.0%	100.0%	
REFINANCE	Low	21	11.9%	\$1,286	4.9%	18.3%	13	13.4%	6.1%	\$811	6.2%	3.3%	8	10.0%	5.2%	\$475	3.6%	2.6%	
	Moderate	30	16.9%	\$2,982	11.3%	19.3%	17	17.5%	14.7%	\$1,752	13.4%	10.1%	13	16.3%	11.1%	\$1,230	9.3%	6.8%	
	Middle	28	15.8%	\$3,738	14.2%	22.7%	18	18.6%	18.0%	\$2,249	17.1%	15.2%	10	12.5%	15.1%	\$1,489	11.2%	12.0%	
	Upper	93	52.5%	\$17,675	67.1%	39.7%	47	48.5%	40.6%	\$7,928	60.5%	49.6%	46	57.5%	40.4%	\$9,747	73.6%	50.5%	
	Unknown	5	2.8%	\$677	2.6%	0.0%	2	2.1%	20.6%	\$374	2.9%	21.8%	3	3.8%	28.2%	\$303	2.3%	28.1%	
	Total	177	100.0%	\$26,358	100.0%	100.0%	97	100.0%	100.0%	\$13,114	100.0%	100.0%	80	100.0%	100.0%	\$13,244	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.3%	0	0.0%	16.3%	\$0	0.0%	6.9%	0	0.0%	18.5%	\$0	0.0%	5.1%	
	Moderate	6	30.0%	\$38	26.4%	19.3%	3	60.0%	22.3%	\$21	55.3%	9.6%	3	20.0%	22.4%	\$17	16.0%	12.7%	
	Middle	9	45.0%	\$59	41.0%	22.7%	2	40.0%	23.7%	\$17	44.7%	19.8%	7	46.7%	16.6%	\$42	39.6%	10.5%	
	Upper	5	25.0%	\$47	32.6%	39.7%	0	0.0%	35.8%	\$0	0.0%	59.5%	5	33.3%	39.4%	\$47	44.3%	66.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	4.2%	0	0.0%	3.1%	\$0	0.0%	5.6%	
	Total	20	100.0%	\$144	100.0%	100.0%	5	100.0%	100.0%	\$38	100.0%	100.0%	15	100.0%	100.0%	\$106	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	181	20.2%	\$12,387	11.3%	18.3%	120	23.3%	10.4%	\$8,323	13.2%	5.3%	61	16.0%	7.1%	\$4,064	8.7%	3.2%	
	Moderate	216	24.1%	\$20,209	18.4%	19.3%	117	22.7%	18.7%	\$11,642	18.4%	13.2%	99	25.9%	15.8%	\$8,567	18.4%	10.0%	
	Middle	179	20.0%	\$20,267	18.5%	22.7%	111	21.6%	19.1%	\$12,997	20.6%	17.3%	68	17.8%	17.3%	\$7,270	15.6%	14.5%	
	Upper	314	35.0%	\$56,108	51.1%	39.7%	165	32.0%	35.8%	\$29,852	47.2%	47.5%	149	39.0%	39.3%	\$26,256	56.4%	51.5%	
	Unknown	7	0.8%	\$790	0.7%	0.0%	2	0.4%	16.0%	\$374	0.6%	16.8%	5	1.3%	20.5%	\$416	0.9%	20.8%	
	Total	897	100.0%	\$109,761	100.0%	100.0%	515	100.0%	100.0%	\$63,188	100.0%	100.0%	382	100.0%	100.0%	\$46,573	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	325	35.4%	\$25,959	39.8%	91.8%	185	54.9%	31.0%	\$14,470	44.4%	39.3%	140	24.1%	41.8%	\$11,489	35.2%	34.7%
		Over \$1 Million	175	19.1%	\$28,400	43.5%	4.7%	93	27.6%				82	14.1%					
		Total Rev. available	500	54.5%	\$54,359	83.3%	96.5%	278	82.5%				222	38.2%					
		Rev. Not Known	417	45.5%	\$10,866	16.7%	3.5%	59	17.5%				358	61.7%					
		Total	917	100.0%	\$65,225	100.0%	100.0%	337	100.0%				580	100.0%					
	Loan Size	\$100,000 or Less	795	86.7%	\$29,661	45.5%		270	80.1%	95.3%	\$13,956	42.8%	38.9%	525	90.5%	95.7%	\$15,705	48.1%	44.0%
\$100,001 - \$250,000		71	7.7%	\$12,374	19.0%		41	12.2%	2.3%	\$7,307	22.4%	15.2%	30	5.2%	2.1%	\$5,067	15.5%	13.1%	
\$250,001 - \$1 Million		51	5.6%	\$23,190	35.6%		26	7.7%	2.4%	\$11,321	34.7%	45.9%	25	4.3%	2.2%	\$11,869	36.4%	42.9%	
Total		917	100.0%	\$65,225	100.0%		337	100.0%	100.0%	\$32,584	100.0%	100.0%	580	100.0%	100.0%	\$32,641	100.0%	100.0%	
Total Farms																			
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$50	100.0%	98.2%	1	100.0%	75.0%	\$50	100.0%	83.7%	0	0.0%	61.5%	\$0	0.0%	46.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.2%	0	0.0%				0	0.0%					
		Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%				0	0.0%					
	Total	1	100.0%	\$50	100.0%	100.0%	1	100.0%				0	0.0%						
	Loan Size	\$100,000 or Less	1	100.0%	\$50	100.0%		1	100.0%	93.8%	\$50	100.0%	45.4%	0	0.0%	84.6%	\$0	0.0%	33.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.3%	\$0	0.0%	54.6%	0	0.0%	15.4%	\$0	0.0%	66.7%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	1	100.0%	\$50	100.0%		1	100.0%	100.0%	\$50	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: FL Panama City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.4	501	1.2	168	33.5	8,011	19.7
Moderate-income	10	34.5	9,097	22.4	1,494	16.4	7,416	18.2
Middle-income	12	41.4	22,247	54.7	2,030	9.1	8,981	22.1
Upper-income	6	20.7	8,808	21.7	292	3.3	16,245	40.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	29	100.0	40,653	100.0	3,984	9.8	40,653	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	792	416	1.0	52.5	269	34.0	107	13.5
Moderate-income	16,200	8,054	19.7	49.7	6,167	38.1	1,979	12.2
Middle-income	48,383	23,025	56.3	47.6	9,475	19.6	15,883	32.8
Upper-income	13,060	9,397	23.0	72.0	2,794	21.4	869	6.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	78,435	40,892	100.0	52.1	18,705	23.8	18,838	24.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	87	0.9	78	0.9	6	1.2	3	0.8
Moderate-income	2,431	25.1	2,158	24.5	164	32.3	109	28.3
Middle-income	5,111	52.7	4,685	53.2	228	44.9	198	51.4
Upper-income	2,069	21.3	1,884	21.4	110	21.7	75	19.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9,698	100.0	8,805	100.0	508	100.0	385	100.0
Percentage of Total Businesses:			90.8		5.2		4.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	17	27.4	17	27.4	0	0.0	0	0.0
Middle-income	34	54.8	34	54.8	0	0.0	0	0.0
Upper-income	11	17.7	11	17.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	62	100.0	62	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Panama City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.3%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	8	2.4%	\$664	1.2%	19.7%	7	4.9%	10.1%	\$489	2.1%	6.8%	1	0.5%	8.2%	\$175	0.5%	5.3%
	Middle	300	89.6%	\$51,309	90.0%	56.3%	128	88.9%	72.1%	\$21,786	91.6%	75.4%	172	90.1%	75.6%	\$29,523	88.8%	77.7%
	Upper	27	8.1%	\$5,060	8.9%	23.0%	9	6.3%	17.6%	\$1,521	6.4%	17.7%	18	9.4%	16.0%	\$3,539	10.6%	16.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	335	100.0%	\$57,033	100.0%	100.0%	144	100.0%	100.0%	\$23,796	100.0%	100.0%	191	100.0%	100.0%	\$33,237	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	9	4.3%	\$894	2.2%	19.7%	4	3.4%	8.3%	\$471	2.2%	5.7%	5	5.6%	8.3%	\$423	2.2%	6.0%
	Middle	144	69.6%	\$30,702	74.3%	56.3%	85	72.0%	63.8%	\$15,938	73.5%	65.7%	59	66.3%	66.6%	\$14,764	75.2%	70.3%
	Upper	54	26.1%	\$9,731	23.5%	23.0%	29	24.6%	27.5%	\$5,273	24.3%	28.4%	25	28.1%	24.7%	\$4,458	22.7%	23.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	207	100.0%	\$41,327	100.0%	100.0%	118	100.0%	100.0%	\$21,682	100.0%	100.0%	89	100.0%	100.0%	\$19,645	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	1.1%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	42.9%	\$113	46.7%	19.7%	4	44.4%	12.4%	\$96	56.8%	5.9%	2	40.0%	14.4%	\$17	23.3%	11.1%
	Middle	3	21.4%	\$52	21.5%	56.3%	1	11.1%	57.9%	\$5	3.0%	58.7%	2	40.0%	60.0%	\$47	64.4%	60.3%
	Upper	5	35.7%	\$77	31.8%	23.0%	4	44.4%	28.7%	\$68	40.2%	34.5%	1	20.0%	25.6%	\$9	12.3%	28.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$242	100.0%	100.0%	9	100.0%	100.0%	\$169	100.0%	100.0%	5	100.0%	100.0%	\$73	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	16.7%	\$0	0.0%	12.0%	0	0.0%	40.0%	\$0	0.0%	97.5%
	Middle	0	0.0%	\$0	0.0%	75.6%	0	0.0%	83.3%	\$0	0.0%	88.0%	0	0.0%	60.0%	\$0	0.0%	2.5%
	Upper	0	0.0%	\$0	0.0%	8.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	23	4.1%	\$1,671	1.7%	19.7%	15	5.5%	9.3%	\$1,056	2.3%	6.4%	8	2.8%	8.5%	\$615	1.2%	10.4%
	Middle	447	80.4%	\$82,063	83.2%	56.3%	214	79.0%	67.6%	\$37,729	82.7%	70.8%	233	81.8%	71.2%	\$44,334	83.7%	70.4%
	Upper	86	15.5%	\$14,868	15.1%	23.0%	42	15.5%	22.8%	\$6,862	15.0%	22.6%	44	15.4%	20.0%	\$8,006	15.1%	19.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	556	100.0%	\$98,602	100.0%	100.0%	271	100.0%	100.0%	\$45,647	100.0%	100.0%	285	100.0%	100.0%	\$52,955	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	6	0.7%	\$150	0.3%	0.9%	3	1.0%	0.3%	\$72	0.2%	0.2%	3	0.5%	0.4%	\$78	0.3%	1.4%
	Moderate	190	21.7%	\$11,575	19.6%	24.5%	61	21.0%	20.2%	\$5,841	19.8%	18.8%	129	22.1%	22.4%	\$5,734	19.3%	19.4%
	Middle	448	51.3%	\$26,528	44.9%	53.2%	144	49.5%	54.0%	\$13,579	46.1%	55.6%	304	52.1%	52.9%	\$12,949	43.6%	50.5%
	Upper	230	26.3%	\$20,883	35.3%	21.4%	83	28.5%	22.4%	\$9,965	33.8%	24.3%	147	25.2%	22.2%	\$10,918	36.8%	28.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.1%	\$0	0.0%	1.1%	0	0.0%	2.1%	\$0	0.0%	0.3%
Total	874	100.0%	\$59,136	100.0%	100.0%	291	100.0%	100.0%	\$29,457	100.0%	100.0%	583	100.0%	100.0%	\$29,679	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	27.4%	0	0.0%	42.9%	\$0	0.0%	92.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	54.8%	0	0.0%	57.1%	\$0	0.0%	8.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Panama City

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %					
HOME PURCHASE	Low	13	3.9%	\$1,003	1.8%	19.7%	7	4.9%	5.1%	\$532	2.2%	2.5%	6	3.1%	5.3%	\$471	1.4%	2.7%	
	Moderate	32	9.6%	\$3,644	6.4%	18.2%	17	11.8%	16.5%	\$1,894	8.0%	11.4%	15	7.9%	16.6%	\$1,750	5.3%	11.1%	
	Middle	51	15.2%	\$6,769	11.9%	22.1%	20	13.9%	22.3%	\$2,764	11.6%	20.0%	31	16.2%	18.6%	\$4,005	12.0%	16.8%	
	Upper	234	69.9%	\$44,102	77.3%	40.0%	100	69.4%	41.1%	\$18,606	78.2%	51.1%	134	70.2%	43.0%	\$25,496	76.7%	53.0%	
	Unknown	5	1.5%	\$1,515	2.7%	0.0%	0	0.0%	15.1%	\$0	0.0%	15.1%	5	2.6%	16.5%	\$1,515	4.6%	16.4%	
	Total	335	100.0%	\$57,033	100.0%	100.0%	144	100.0%	100.0%	\$23,796	100.0%	100.0%	191	100.0%	100.0%	\$33,237	100.0%	100.0%	
REFINANCE	Low	8	3.9%	\$734	1.8%	19.7%	4	3.4%	4.3%	\$365	1.7%	2.1%	4	4.5%	3.6%	\$369	1.9%	1.8%	
	Moderate	18	8.7%	\$2,096	5.1%	18.2%	12	10.2%	10.2%	\$1,454	6.7%	6.2%	6	6.7%	9.4%	\$642	3.3%	5.2%	
	Middle	43	20.8%	\$5,895	14.3%	22.1%	27	22.9%	16.2%	\$3,578	16.5%	11.9%	16	18.0%	14.8%	\$2,317	11.8%	10.7%	
	Upper	132	63.8%	\$31,241	75.6%	40.0%	72	61.0%	46.6%	\$15,696	72.4%	53.8%	60	67.4%	39.9%	\$15,545	79.1%	47.0%	
	Unknown	6	2.9%	\$1,361	3.3%	0.0%	3	2.5%	22.8%	\$589	2.7%	25.9%	3	3.4%	32.3%	\$772	3.9%	35.2%	
	Total	207	100.0%	\$41,327	100.0%	100.0%	118	100.0%	100.0%	\$21,682	100.0%	100.0%	89	100.0%	100.0%	\$19,645	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	7.1%	\$40	16.5%	19.7%	0	0.0%	7.9%	\$0	0.0%	4.7%	1	20.0%	15.0%	\$40	54.8%	5.7%	
	Moderate	4	28.6%	\$53	21.9%	18.2%	3	33.3%	16.9%	\$43	25.4%	15.1%	1	20.0%	19.4%	\$10	13.7%	15.7%	
	Middle	4	28.6%	\$52	21.5%	22.1%	2	22.2%	28.7%	\$36	21.3%	25.4%	2	40.0%	25.6%	\$16	21.9%	19.2%	
	Upper	5	35.7%	\$97	40.1%	40.0%	4	44.4%	45.5%	\$90	53.3%	54.6%	1	20.0%	36.7%	\$7	9.6%	53.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.1%	\$0	0.0%	0.1%	0	0.0%	3.3%	\$0	0.0%	5.7%	
	Total	14	100.0%	\$242	100.0%	100.0%	9	100.0%	100.0%	\$169	100.0%	100.0%	5	100.0%	100.0%	\$73	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	22	4.0%	\$1,777	1.8%	19.7%	11	4.1%	4.8%	\$897	2.0%	2.2%	11	3.9%	4.9%	\$880	1.7%	2.2%	
	Moderate	54	9.7%	\$5,793	5.9%	18.2%	32	11.8%	13.4%	\$3,391	7.4%	8.5%	22	7.7%	13.7%	\$2,402	4.5%	8.1%	
	Middle	98	17.6%	\$12,716	12.9%	22.1%	49	18.1%	19.5%	\$6,378	14.0%	15.4%	49	17.2%	17.2%	\$6,338	12.0%	13.4%	
	Upper	371	66.7%	\$75,440	76.5%	40.0%	176	64.9%	43.9%	\$34,392	75.3%	50.7%	195	68.4%	41.4%	\$41,048	77.5%	47.7%	
	Unknown	11	2.0%	\$2,876	2.9%	0.0%	3	1.1%	18.4%	\$589	1.3%	23.1%	8	2.8%	22.8%	\$2,287	4.3%	28.6%	
	Total	556	100.0%	\$98,602	100.0%	100.0%	271	100.0%	100.0%	\$45,647	100.0%	100.0%	285	100.0%	100.0%	\$52,955	100.0%	100.0%	
Small Business	Total Businesses																		
	Revenue	\$1 Million or Less	270	30.9%	\$23,907	40.4%	90.8%	150	51.5%	32.5%	\$12,160	41.3%	45.9%	120	20.6%	39.2%	\$11,747	39.6%	44.5%
		Over \$1 Million	121	13.8%	\$23,352	39.5%	5.2%	72	24.7%				49	8.4%					
		Total Rev. available	391	44.7%	\$47,259	79.9%	96.0%	222	76.2%				169	29.0%					
		Rev. Not Known	483	55.3%	\$11,877	20.1%	4.0%	69	23.7%				414	71.0%					
		Total	874	100.0%	\$59,136	100.0%	100.0%	291	100.0%				583	100.0%					
	Loan Size	\$100,000 or Less	763	87.3%	\$23,161	39.2%		232	79.7%	89.9%	\$10,116	34.3%	29.2%	531	91.1%	92.2%	\$13,045	44.0%	32.7%
		\$100,001 - \$250,000	63	7.2%	\$11,906	20.1%		32	11.0%	5.1%	\$6,256	21.2%	19.5%	31	5.3%	3.8%	\$5,650	19.0%	16.5%
		\$250,001 - \$1 Million	48	5.5%	\$24,069	40.7%		27	9.3%	5.0%	\$13,085	44.4%	51.3%	21	3.6%	4.0%	\$10,984	37.0%	50.8%
		Total	874	100.0%	\$59,136	100.0%		291	100.0%	100.0%	\$29,457	100.0%	100.0%	583	100.0%	100.0%	\$29,679	100.0%	100.0%
Total		874	100.0%	\$59,136	100.0%		291	100.0%	100.0%	\$29,457	100.0%	100.0%	583	100.0%	100.0%	\$29,679	100.0%	100.0%	
Small Farm	Total Farms																		
	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	57.1%	\$0	0.0%	6.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	85.7%	\$0	0.0%	10.7%	0	0.0%	50.0%	\$0	0.0%	3.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	14.3%	\$0	0.0%	89.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	96.8%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: FL Punta Gorda

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	6,857	15.5
Moderate-income	2	8.7	2,111	4.8	297	14.1	9,076	20.5
Middle-income	19	82.6	36,881	83.4	1,866	5.1	11,236	25.4
Upper-income	2	8.7	5,213	11.8	166	3.2	17,036	38.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	23	100.0	44,205	100.0	2,329	5.3	44,205	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	5,057	2,731	5.1	54.0	1,617	32.0	709	14.0
Middle-income	64,759	44,351	83.0	68.5	8,175	12.6	12,233	18.9
Upper-income	9,942	6,362	11.9	64.0	628	6.3	2,952	29.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	79,758	53,444	100.0	67.0	10,420	13.1	15,894	19.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	499	5.2	461	5.2	19	5.3	19	5.9
Middle-income	8,256	86.1	7,658	86.0	313	87.4	285	88.0
Upper-income	832	8.7	786	8.8	26	7.3	20	6.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9,587	100.0	8,905	100.0	358	100.0	324	100.0
Percentage of Total Businesses:			92.9		3.7		3.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2	2.9	2	2.9	0	0.0	0	0.0
Middle-income	64	92.8	63	92.6	1	100.0	0	0.0
Upper-income	3	4.3	3	4.4	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	69	100.0	68	100.0	1	100.0	0	.0
Percentage of Total Farms:			98.6		1.4		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Punta Gorda

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	3.8%	\$245	1.6%	5.1%	1	1.6%	2.2%	\$32	0.4%	0.9%	4	5.6%	1.5%	\$213	2.8%	0.6%
	Middle	118	88.7%	\$12,666	84.8%	83.0%	55	88.7%	86.2%	\$6,103	84.8%	77.9%	63	88.7%	86.1%	\$6,563	84.8%	77.2%
	Upper	10	7.5%	\$2,022	13.5%	11.9%	6	9.7%	11.6%	\$1,063	14.8%	21.2%	4	5.6%	12.4%	\$959	12.4%	22.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	133	100.0%	\$14,933	100.0%	100.0%	62	100.0%	100.0%	\$7,198	100.0%	100.0%	71	100.0%	100.0%	\$7,735	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.1%	0	0.0%	0.8%	\$0	0.0%	0.3%	0	0.0%	0.9%	\$0	0.0%	0.5%
	Middle	45	73.8%	\$6,398	58.5%	83.0%	27	75.0%	76.3%	\$3,171	55.6%	66.2%	18	72.0%	78.7%	\$3,227	61.7%	69.8%
	Upper	16	26.2%	\$4,536	41.5%	11.9%	9	25.0%	22.9%	\$2,533	44.4%	33.5%	7	28.0%	20.4%	\$2,003	38.3%	29.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	61	100.0%	\$10,934	100.0%	100.0%	36	100.0%	100.0%	\$5,704	100.0%	100.0%	25	100.0%	100.0%	\$5,230	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.9%	\$0	0.0%	3.2%
	Middle	8	100.0%	\$159	100.0%	83.0%	3	100.0%	90.3%	\$117	100.0%	66.1%	5	100.0%	91.3%	\$42	100.0%	83.2%
	Upper	0	0.0%	\$0	0.0%	11.9%	0	0.0%	9.7%	\$0	0.0%	33.9%	0	0.0%	5.8%	\$0	0.0%	13.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$159	100.0%	100.0%	3	100.0%	100.0%	\$117	100.0%	100.0%	5	100.0%	100.0%	\$42	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	43.9%
	Middle	0	0.0%	\$0	0.0%	66.1%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	56.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	2.5%	\$245	0.9%	5.1%	1	1.0%	1.5%	\$32	0.2%	0.6%	4	4.0%	1.3%	\$213	1.6%	0.6%
	Middle	171	84.7%	\$19,223	73.9%	83.0%	85	84.2%	81.5%	\$9,391	72.1%	71.5%	86	85.1%	82.8%	\$9,832	75.6%	73.5%
	Upper	26	12.9%	\$6,558	25.2%	11.9%	15	14.9%	17.0%	\$3,596	27.6%	27.9%	11	10.9%	15.9%	\$2,962	22.8%	25.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	202	100.0%	\$26,026	100.0%	100.0%	101	100.0%	100.0%	\$13,019	100.0%	100.0%	101	100.0%	100.0%	\$13,007	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	50	7.8%	\$3,195	9.5%	5.2%	19	8.2%	4.8%	\$1,382	9.0%	14.1%	31	7.6%	4.5%	\$1,813	9.9%	9.1%
	Middle	528	82.4%	\$26,820	79.9%	86.0%	193	83.5%	82.3%	\$12,696	82.7%	72.6%	335	81.7%	84.3%	\$14,124	77.5%	79.4%
	Upper	63	9.8%	\$3,563	10.6%	8.8%	19	8.2%	10.5%	\$1,275	8.3%	11.6%	44	10.7%	9.9%	\$2,288	12.6%	10.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.4%	\$0	0.0%	1.6%	0	0.0%	1.4%	\$0	0.0%	0.5%
	Total	641	100.0%	\$33,578	100.0%	100.0%	231	100.0%	100.0%	\$15,353	100.0%	100.0%	410	100.0%	100.0%	\$18,225	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	92.6%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	4.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Punta Gorda

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	%	\$ (000s)	\$ %	\$ %	Bank	Agg	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	17	12.8%	\$943	6.3%	15.5%	8	12.9%	7.5%	\$502	7.0%	3.7%	9	12.7%	6.7%	\$441	5.7%	3.4%	
	Moderate	30	22.6%	\$2,587	17.3%	20.5%	14	22.6%	19.1%	\$1,328	18.4%	12.7%	16	22.5%	16.3%	\$1,259	16.3%	10.4%	
	Middle	29	21.8%	\$2,971	19.9%	25.4%	10	16.1%	20.2%	\$1,097	15.2%	17.0%	19	26.8%	19.5%	\$1,874	24.2%	16.4%	
	Upper	56	42.1%	\$8,267	55.4%	38.5%	30	48.4%	44.2%	\$4,271	59.3%	56.2%	26	36.6%	46.6%	\$3,996	51.7%	57.8%	
	Unknown	1	0.8%	\$165	1.1%	0.0%	0	0.0%	8.9%	\$0	0.0%	10.5%	1	1.4%	10.9%	\$165	2.1%	12.0%	
	Total	133	100.0%	\$14,933	100.0%	100.0%	62	100.0%	100.0%	\$7,198	100.0%	100.0%	71	100.0%	100.0%	\$7,735	100.0%	100.0%	
REFINANCE	Low	4	6.6%	\$280	2.6%	15.5%	4	11.1%	5.3%	\$280	4.9%	2.8%	0	0.0%	5.5%	\$0	0.0%	3.2%	
	Moderate	6	9.8%	\$601	5.5%	20.5%	3	8.3%	12.4%	\$383	6.7%	7.9%	3	12.0%	13.4%	\$218	4.2%	9.0%	
	Middle	22	36.1%	\$2,763	25.3%	25.4%	13	36.1%	20.4%	\$1,665	29.2%	15.7%	9	36.0%	18.2%	\$1,098	21.0%	14.8%	
	Upper	29	47.5%	\$7,290	66.7%	38.5%	16	44.4%	44.8%	\$3,376	59.2%	56.8%	13	52.0%	39.9%	\$3,914	74.8%	51.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.2%	\$0	0.0%	16.7%	0	0.0%	23.0%	\$0	0.0%	22.1%	
	Total	61	100.0%	\$10,934	100.0%	100.0%	36	100.0%	100.0%	\$5,704	100.0%	100.0%	25	100.0%	100.0%	\$5,230	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	12.5%	\$5	3.1%	15.5%	0	0.0%	8.1%	\$0	0.0%	2.1%	1	20.0%	18.8%	\$5	11.9%	11.7%	
	Moderate	1	12.5%	\$7	4.4%	20.5%	1	33.3%	27.4%	\$7	6.0%	12.1%	0	0.0%	15.9%	\$0	0.0%	10.3%	
	Middle	2	25.0%	\$63	39.6%	25.4%	1	33.3%	25.8%	\$60	51.3%	20.4%	1	20.0%	33.3%	\$3	7.1%	38.9%	
	Upper	4	50.0%	\$84	52.8%	38.5%	1	33.3%	33.9%	\$50	42.7%	60.9%	3	60.0%	30.4%	\$34	81.0%	38.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	4.5%	0	0.0%	1.4%	\$0	0.0%	0.2%	
	Total	8	100.0%	\$159	100.0%	100.0%	3	100.0%	100.0%	\$117	100.0%	100.0%	5	100.0%	100.0%	\$42	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	15.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	25.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	22	10.9%	\$1,228	4.7%	15.5%	12	11.9%	6.5%	\$782	6.0%	3.2%	10	9.9%	6.4%	\$446	3.4%	3.3%	
	Moderate	37	18.3%	\$3,195	12.3%	20.5%	18	17.8%	16.0%	\$1,718	13.2%	10.1%	19	18.8%	15.0%	\$1,477	11.4%	9.7%	
	Middle	53	26.2%	\$5,797	22.3%	25.4%	24	23.8%	20.4%	\$2,822	21.7%	16.3%	29	28.7%	19.2%	\$2,975	22.9%	15.7%	
	Upper	89	44.1%	\$15,641	60.1%	38.5%	47	46.5%	44.3%	\$7,697	59.1%	56.5%	42	41.6%	43.3%	\$7,944	61.1%	54.3%	
	Unknown	1	0.5%	\$165	0.6%	0.0%	0	0.0%	12.8%	\$0	0.0%	13.9%	1	1.0%	16.2%	\$165	1.3%	16.9%	
	Total	202	100.0%	\$26,026	100.0%	100.0%	101	100.0%	100.0%	\$13,019	100.0%	100.0%	101	100.0%	100.0%	\$13,007	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	246	38.4%	\$12,295	36.6%	92.9%	147	63.6%	37.2%	\$6,616	43.1%	37.8%	99	24.1%	42.2%	\$5,679	31.2%	35.5%
		Over \$1 Million	112	17.5%	\$15,206	45.3%	3.7%	62	26.8%					50	12.2%				
		Total Rev. available	358	55.9%	\$27,501	81.9%	96.6%	209	90.4%					149	36.3%				
		Rev. Not Known	283	44.1%	\$6,077	18.1%	3.4%	22	9.5%					261	63.7%				
	Total	641	100.0%	\$33,578	100.0%	100.0%	231	100.0%					410	100.0%					
Loan Size	\$100,000 or Less	601	93.8%	\$20,414	60.8%		210	90.9%	96.0%	\$9,303	60.6%	47.6%	391	95.4%	97.2%	\$11,111	61.0%	57.4%	
	\$100,001 - \$250,000	23	3.6%	\$4,404	13.1%		16	6.9%	2.0%	\$3,160	20.6%	14.4%	7	1.7%	1.3%	\$1,244	6.8%	10.6%	
	\$250,001 - \$1 Million	17	2.7%	\$8,760	26.1%		5	2.2%	2.0%	\$2,890	18.8%	38.0%	12	2.9%	1.4%	\$5,870	32.2%	32.0%	
	Total	641	100.0%	\$33,578	100.0%		231	100.0%	100.0%	\$15,353	100.0%	100.0%	410	100.0%	100.0%	\$18,225	100.0%	100.0%	
	Total Farms																		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.6%	0	0.0%	57.1%	\$0	0.0%	85.6%	0	0.0%	80.0%	\$0	0.0%	97.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.4%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: FL Sarasota

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	0.7	897	0.5	291	32.4	29,853	17.6
Moderate-income	31	21.7	37,541	22.2	4,826	12.9	33,150	19.6
Middle-income	77	53.8	89,610	52.9	3,830	4.3	39,877	23.6
Upper-income	34	23.8	41,200	24.3	1,130	2.7	66,368	39.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	143	100.0	169,248	100.0	10,077	6.0	169,248	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,621	601	0.3	37.1	853	52.6	167	10.3
Moderate-income	77,332	41,213	20.5	53.3	22,650	29.3	13,469	17.4
Middle-income	164,234	110,169	54.7	67.1	28,128	17.1	25,937	15.8
Upper-income	77,408	49,491	24.6	63.9	9,292	12.0	18,625	24.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	320,595	201,474	100.0	62.8	60,923	19.0	58,198	18.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	193	0.4	171	0.4	16	0.7	6	0.4
Moderate-income	7,900	18.2	7,150	18.0	406	18.9	344	21.4
Middle-income	23,095	53.2	21,117	53.2	1,135	53.0	843	52.6
Upper-income	12,230	28.2	11,233	28.3	586	27.3	411	25.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	43,418	100.0	39,671	100.0	2,143	100.0	1,604	100.0
Percentage of Total Businesses:			91.4		4.9		3.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	37	9.2	36	9.8	1	3.8	0	0.0
Middle-income	239	59.2	212	57.6	19	73.1	8	80.0
Upper-income	128	31.7	120	32.6	6	23.1	2	20.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	404	100.0	368	100.0	26	100.0	10	100.0
Percentage of Total Farms:			91.1		6.4		2.5	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Sarasota

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	88	15.7%	\$7,197	8.0%	20.5%	57	18.7%	9.6%	\$4,383	8.9%	6.0%	31	12.1%	9.5%	\$2,814	7.0%	6.2%
	Middle	345	61.5%	\$50,021	55.8%	54.7%	179	58.7%	56.4%	\$26,693	54.3%	47.1%	166	64.8%	56.5%	\$23,328	57.7%	46.3%
	Upper	128	22.8%	\$32,372	36.1%	24.6%	69	22.6%	33.9%	\$18,110	36.8%	46.8%	59	23.0%	33.9%	\$14,262	35.3%	47.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	561	100.0%	\$89,590	100.0%	100.0%	305	100.0%	100.0%	\$49,186	100.0%	100.0%	256	100.0%	100.0%	\$40,404	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	21	9.3%	\$2,156	5.0%	20.5%	13	8.6%	6.1%	\$1,237	4.6%	4.0%	8	10.5%	6.4%	\$919	5.6%	4.2%
	Middle	108	47.6%	\$16,451	38.1%	54.7%	71	47.0%	48.8%	\$10,556	39.2%	40.6%	37	48.7%	50.6%	\$5,895	36.2%	41.9%
	Upper	98	43.2%	\$24,611	56.9%	24.6%	67	44.4%	44.9%	\$15,135	56.2%	55.3%	31	40.8%	42.9%	\$9,476	58.2%	53.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	227	100.0%	\$43,218	100.0%	100.0%	151	100.0%	100.0%	\$26,928	100.0%	100.0%	76	100.0%	100.0%	\$16,290	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	21.7%	\$19	4.5%	20.5%	2	14.3%	19.1%	\$8	3.5%	8.7%	3	33.3%	17.5%	\$11	5.7%	8.3%
	Middle	16	69.6%	\$266	62.9%	54.7%	12	85.7%	54.1%	\$222	96.5%	43.8%	4	44.4%	55.3%	\$44	22.8%	42.1%
	Upper	2	8.7%	\$138	32.6%	24.6%	0	0.0%	26.4%	\$0	0.0%	47.3%	2	22.2%	27.2%	\$138	71.5%	49.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$423	100.0%	100.0%	14	100.0%	100.0%	\$230	100.0%	100.0%	9	100.0%	100.0%	\$193	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.9%	0	0.0%	33.3%	\$0	0.0%	9.4%	0	0.0%	23.5%	\$0	0.0%	1.0%
	Middle	0	0.0%	\$0	0.0%	43.0%	0	0.0%	44.4%	\$0	0.0%	86.8%	0	0.0%	52.9%	\$0	0.0%	54.1%
	Upper	0	0.0%	\$0	0.0%	35.5%	0	0.0%	22.2%	\$0	0.0%	3.8%	0	0.0%	23.5%	\$0	0.0%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	114	14.1%	\$9,372	7.0%	20.5%	72	15.3%	8.2%	\$5,628	7.4%	5.1%	42	12.3%	8.3%	\$3,744	6.6%	5.2%
	Middle	469	57.8%	\$66,738	50.1%	54.7%	262	55.7%	52.9%	\$37,471	49.1%	44.6%	207	60.7%	53.9%	\$29,267	51.4%	44.3%
	Upper	228	28.1%	\$57,121	42.9%	24.6%	136	28.9%	38.8%	\$33,245	43.5%	50.2%	92	27.0%	37.8%	\$23,876	42.0%	50.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	811	100.0%	\$133,231	100.0%	100.0%	470	100.0%	100.0%	\$76,344	100.0%	100.0%	341	100.0%	100.0%	\$56,887	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	3	0.2%	\$111	0.1%	0.4%	1	0.2%	0.2%	\$50	0.1%	0.3%	2	0.2%	0.2%	\$61	0.1%	0.3%
	Moderate	252	15.2%	\$17,032	14.2%	18.0%	95	15.4%	13.9%	\$7,949	12.7%	14.9%	157	15.0%	14.4%	\$9,083	15.9%	15.7%
	Middle	848	51.1%	\$65,311	54.4%	53.2%	315	51.1%	49.2%	\$33,864	54.0%	50.6%	533	51.1%	49.9%	\$31,447	54.9%	50.4%
	Upper	558	33.6%	\$37,554	31.3%	28.3%	206	33.4%	35.0%	\$20,844	33.2%	33.3%	352	33.7%	34.4%	\$16,710	29.2%	33.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	1.0%	0	0.0%	1.2%	\$0	0.0%	0.2%
Total	1,661	100.0%	\$120,008	100.0%	100.0%	617	100.0%	100.0%	\$62,707	100.0%	100.0%	1,044	100.0%	100.0%	\$57,301	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	50.0%	\$47	28.1%	9.8%	0	0.0%	16.7%	\$0	0.0%	8.0%	2	50.0%	17.6%	\$47	28.1%	22.6%
	Middle	0	0.0%	\$0	0.0%	57.6%	0	0.0%	45.5%	\$0	0.0%	50.1%	0	0.0%	32.4%	\$0	0.0%	44.2%
	Upper	2	50.0%	\$120	71.9%	32.6%	0	0.0%	36.4%	\$0	0.0%	41.8%	2	50.0%	44.1%	\$120	71.9%	30.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	0.2%	0	0.0%	5.9%	\$0	0.0%	2.7%
Total	4	100.0%	\$167	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	4	100.0%	100.0%	\$167	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Sarasota

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank		Dollar		Count			Dollar					
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	115	20.5%	\$8,877	9.9%	17.6%	66	21.6%	8.6%	\$5,123	10.4%	4.0%	49	19.1%	6.6%	\$3,754	9.3%	2.8%	
	Moderate	134	23.9%	\$13,926	15.5%	19.6%	74	24.3%	18.2%	\$8,088	16.4%	11.7%	60	23.4%	15.8%	\$5,838	14.4%	9.6%	
	Middle	94	16.8%	\$11,828	13.2%	23.6%	60	19.7%	20.0%	\$7,444	15.1%	16.4%	34	13.3%	18.0%	\$4,384	10.9%	14.0%	
	Upper	210	37.4%	\$53,855	60.1%	39.2%	105	34.4%	42.3%	\$28,531	58.0%	57.9%	105	41.0%	46.6%	\$25,324	62.7%	61.7%	
	Unknown	8	1.4%	\$1,104	1.2%	0.0%	0	0.0%	10.9%	\$0	0.0%	10.0%	8	3.1%	13.0%	\$1,104	2.7%	11.9%	
	Total	561	100.0%	\$89,590	100.0%	100.0%	305	100.0%	100.0%	\$49,186	100.0%	100.0%	256	100.0%	100.0%	\$40,404	100.0%	100.0%	
REFINANCE	Low	16	7.0%	\$1,224	2.8%	17.6%	12	7.9%	5.6%	\$987	3.7%	2.9%	4	5.3%	3.8%	\$237	1.5%	1.8%	
	Moderate	44	19.4%	\$4,368	10.1%	19.6%	29	19.2%	11.7%	\$2,887	10.7%	6.9%	15	19.7%	10.7%	\$1,481	9.1%	6.1%	
	Middle	49	21.6%	\$7,480	17.3%	23.6%	32	21.2%	18.8%	\$5,166	19.2%	13.8%	17	22.4%	15.9%	\$2,314	14.2%	11.0%	
	Upper	114	50.2%	\$29,230	67.6%	39.2%	75	49.7%	48.3%	\$17,052	63.3%	61.9%	39	51.3%	48.9%	\$12,178	74.8%	62.7%	
	Unknown	4	1.8%	\$916	2.1%	0.0%	3	2.0%	15.6%	\$836	3.1%	14.5%	1	1.3%	20.7%	\$80	0.5%	18.4%	
	Total	227	100.0%	\$43,218	100.0%	100.0%	151	100.0%	100.0%	\$26,928	100.0%	100.0%	76	100.0%	100.0%	\$16,290	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	21.7%	\$19	4.5%	17.6%	4	28.6%	16.3%	\$14	6.1%	4.8%	1	11.1%	14.9%	\$5	2.6%	3.2%	
	Moderate	5	21.7%	\$121	28.6%	19.6%	0	0.0%	22.8%	\$0	0.0%	15.5%	5	55.6%	27.5%	\$121	62.7%	12.6%	
	Middle	6	26.1%	\$108	25.5%	23.6%	5	35.7%	21.5%	\$94	40.9%	16.0%	1	11.1%	17.5%	\$14	7.3%	12.6%	
	Upper	7	30.4%	\$175	41.4%	39.2%	5	35.7%	33.7%	\$122	53.0%	57.6%	2	22.2%	36.2%	\$53	27.5%	65.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.7%	\$0	0.0%	6.1%	0	0.0%	3.9%	\$0	0.0%	6.3%	
	Total	23	100.0%	\$423	100.0%	100.0%	14	100.0%	100.0%	\$230	100.0%	100.0%	9	100.0%	100.0%	\$193	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	136	16.8%	\$10,120	7.6%	17.6%	82	17.4%	7.4%	\$6,124	8.0%	3.4%	54	15.8%	5.5%	\$3,996	7.0%	2.3%	
	Moderate	183	22.6%	\$18,415	13.8%	19.6%	103	21.9%	15.3%	\$10,975	14.4%	9.2%	80	23.5%	13.7%	\$7,440	13.1%	7.8%	
	Middle	149	18.4%	\$19,416	14.6%	23.6%	97	20.6%	19.4%	\$12,704	16.6%	14.8%	52	15.2%	17.0%	\$6,712	11.8%	12.4%	
	Upper	331	40.8%	\$83,260	62.5%	39.2%	185	39.4%	44.9%	\$45,705	59.9%	58.8%	146	42.8%	47.4%	\$37,555	66.0%	61.5%	
	Unknown	12	1.5%	\$2,020	1.5%	0.0%	3	0.6%	13.0%	\$836	1.1%	13.8%	9	2.6%	16.4%	\$1,184	2.1%	16.0%	
	Total	811	100.0%	\$133,231	100.0%	100.0%	470	100.0%	100.0%	\$76,344	100.0%	100.0%	341	100.0%	100.0%	\$56,887	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	656	39.5%	\$48,946	40.8%	91.4%	372	60.3%	34.3%	\$28,388	45.3%	37.4%	284	27.2%	44.0%	\$20,558	35.9%	35.9%
		Over \$1 Million	309	18.6%	\$52,951	44.1%	4.9%	161	26.1%				148	14.2%					
		Total Rev. available	965	58.1%	\$101,897	84.9%	96.3%	533	86.4%				432	41.4%					
		Rev. Not Known	696	41.9%	\$18,111	15.1%	3.7%	84	13.6%				612	58.6%					
	Total	1,661	100.0%	\$120,008	100.0%	100.0%	617	100.0%				1,044	100.0%						
	Loan Size	\$100,000 or Less	1,418	85.4%	\$49,101	40.9%		489	79.3%	93.5%	\$22,969	36.6%	33.7%	929	89.0%	94.5%	\$26,132	45.6%	37.0%
		\$100,001 - \$250,000	147	8.9%	\$26,338	21.9%		71	11.5%	3.2%	\$12,560	20.0%	16.2%	76	7.3%	2.9%	\$13,778	24.0%	16.6%
		\$250,001 - \$1 Million	96	5.8%	\$44,569	37.1%		57	9.2%	3.3%	\$27,178	43.3%	50.0%	39	3.7%	2.6%	\$17,391	30.4%	46.5%
		Total	1,661	100.0%	\$120,008	100.0%		617	100.0%	100.0%	\$62,707	100.0%	100.0%	1,044	100.0%	100.0%	\$57,301	100.0%	100.0%
Total Farms																			
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	91.1%	0	0.0%	60.6%	\$0	0.0%	49.4%	0	0.0%	41.2%	\$0	0.0%	59.8%
		Over \$1 Million	1	25.0%	\$100	59.9%	6.4%	0	0.0%				1	25.0%					
		Not Known	3	75.0%	\$67	40.1%	2.5%	0	0.0%				3	75.0%					
	Total	4	100.0%	\$167	100.0%	100.0%	0	0.0%				4	100.0%						
	Loan Size	\$100,000 or Less	4	100.0%	\$167	100.0%		0	0.0%	90.9%	\$0	0.0%	32.3%	4	100.0%	91.2%	\$167	100.0%	47.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.5%	\$0	0.0%	18.8%	0	0.0%	5.9%	\$0	0.0%	22.7%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	4.5%	\$0	0.0%	48.9%	0	0.0%	2.9%	\$0	0.0%	29.4%	
Total	4	100.0%	\$167	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	4	100.0%	100.0%	\$167	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: FL Tallahassee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	9	18.8	5,364	9.8	1,892	35.3	10,793	19.7	
Moderate-income	10	20.8	6,963	12.7	1,362	19.6	7,952	14.5	
Middle-income	16	33.3	21,546	39.3	1,332	6.2	11,634	21.2	
Upper-income	12	25.0	20,923	38.2	578	2.8	24,417	44.6	
Unknown-income	1	2.1	0	0.0	0	0.0	0	0.0	
Total Assessment Area	48	100.0	54,796	100.0	5,164	9.4	54,796	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	19,362	3,392	6.2	17.5	13,700	70.8	2,270	11.7	
Moderate-income	15,980	6,102	11.1	38.2	8,427	52.7	1,451	9.1	
Middle-income	39,611	22,821	41.5	57.6	14,323	36.2	2,467	6.2	
Upper-income	29,021	22,699	41.3	78.2	5,057	17.4	1,265	4.4	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	103,974	55,014	100.0	52.9	41,507	39.9	7,453	7.2	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	1,411	9.4	1,237	9.1	92	11.2	82	14.0	
Moderate-income	1,933	12.9	1,703	12.6	139	16.9	91	15.5	
Middle-income	6,335	42.3	5,703	42.1	378	46.0	254	43.3	
Upper-income	5,237	35.0	4,873	35.9	208	25.3	156	26.6	
Unknown-income	49	0.3	42	0.3	4	0.5	3	0.5	
Total Assessment Area	14,965	100.0	13,558	100.0	821	100.0	586	100.0	
Percentage of Total Businesses:				90.6		5.5		3.9	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	3	3.0	3	3.1	0	0.0	0	0.0	
Moderate-income	3	3.0	3	3.1	0	0.0	0	0.0	
Middle-income	32	32.3	32	32.7	0	0.0	0	0.0	
Upper-income	61	61.6	60	61.2	1	100.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	99	100.0	98	100.0	1	100.0	0	.0	
Percentage of Total Farms:				99.0		1.0		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	3	4.1%	\$362	2.6%	6.2%	1	2.6%	3.6%	\$47	0.7%	2.0%	2	5.7%	3.1%	\$315	4.4%	1.7%
	Moderate	3	4.1%	\$276	2.0%	11.1%	1	2.6%	10.2%	\$108	1.6%	6.8%	2	5.7%	9.9%	\$168	2.4%	5.8%
	Middle	37	50.7%	\$6,437	45.9%	41.5%	22	57.9%	43.7%	\$4,245	61.6%	38.0%	15	42.9%	42.1%	\$2,192	30.7%	35.6%
	Upper	30	41.1%	\$6,941	49.5%	41.3%	14	36.8%	42.5%	\$2,487	36.1%	53.2%	16	45.7%	44.9%	\$4,454	62.5%	56.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	73	100.0%	\$14,016	100.0%	100.0%	38	100.0%	100.0%	\$6,887	100.0%	100.0%	35	100.0%	100.0%	\$7,129	100.0%	100.0%
REFINANCE	Low	1	1.2%	\$329	2.1%	6.2%	0	0.0%	2.1%	\$0	0.0%	1.4%	1	3.6%	1.9%	\$329	6.0%	1.7%
	Moderate	7	8.3%	\$801	5.2%	11.1%	5	8.9%	3.8%	\$674	6.8%	2.5%	2	7.1%	3.8%	\$127	2.3%	2.1%
	Middle	24	28.6%	\$3,753	24.3%	41.5%	15	26.8%	33.9%	\$2,205	22.1%	28.2%	9	32.1%	35.0%	\$1,548	28.4%	30.5%
	Upper	52	61.9%	\$10,545	68.3%	41.3%	36	64.3%	60.2%	\$7,098	71.1%	67.9%	16	57.1%	59.4%	\$3,447	63.2%	65.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	84	100.0%	\$15,428	100.0%	100.0%	56	100.0%	100.0%	\$9,977	100.0%	100.0%	28	100.0%	100.0%	\$5,451	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	1.3%	\$0	0.0%	0.2%	0	0.0%	5.3%	\$0	0.0%	1.8%
	Moderate	0	0.0%	\$0	0.0%	11.1%	0	0.0%	7.4%	\$0	0.0%	2.1%	0	0.0%	5.3%	\$0	0.0%	1.7%
	Middle	4	80.0%	\$21	67.7%	41.5%	2	66.7%	40.9%	\$11	52.4%	30.1%	2	100.0%	34.3%	\$10	100.0%	22.6%
	Upper	1	20.0%	\$10	32.3%	41.3%	1	33.3%	50.4%	\$10	47.6%	67.6%	0	0.0%	55.1%	\$0	0.0%	73.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$31	100.0%	100.0%	3	100.0%	100.0%	\$21	100.0%	100.0%	2	100.0%	100.0%	\$10	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	46.1%	0	0.0%	66.7%	\$0	0.0%	44.4%	0	0.0%	43.8%	\$0	0.0%	31.5%
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	18.8%	\$0	0.0%	4.8%
	Middle	0	0.0%	\$0	0.0%	27.9%	0	0.0%	33.3%	\$0	0.0%	55.6%	0	0.0%	37.5%	\$0	0.0%	63.7%
	Upper	0	0.0%	\$0	0.0%	10.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	2.5%	\$691	2.3%	6.2%	1	1.0%	2.9%	\$47	0.3%	2.7%	3	4.6%	2.6%	\$644	5.1%	2.9%
	Moderate	10	6.2%	\$1,077	3.7%	11.1%	6	6.2%	6.6%	\$782	4.6%	4.1%	4	6.2%	6.5%	\$295	2.3%	3.8%
	Middle	65	40.1%	\$10,211	34.6%	41.5%	39	40.2%	38.2%	\$6,461	38.3%	32.8%	26	40.0%	38.1%	\$3,750	29.8%	33.9%
	Upper	83	51.2%	\$17,496	59.4%	41.3%	51	52.6%	52.4%	\$9,595	56.8%	60.4%	32	49.2%	52.8%	\$7,901	62.8%	59.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	162	100.0%	\$29,475	100.0%	100.0%	97	100.0%	100.0%	\$16,885	100.0%	100.0%	65	100.0%	100.0%	\$12,590	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	22	4.0%	\$1,082	3.0%	9.1%	6	2.8%	6.8%	\$385	2.1%	6.6%	16	4.7%	7.0%	\$697	4.1%	5.5%
	Moderate	58	10.6%	\$4,032	11.3%	12.6%	22	10.4%	12.2%	\$2,095	11.3%	14.3%	36	10.7%	13.0%	\$1,937	11.3%	14.1%
	Middle	207	37.7%	\$12,589	35.3%	42.1%	78	37.0%	39.9%	\$7,028	37.8%	44.3%	129	38.2%	39.6%	\$5,561	32.5%	46.2%
	Upper	261	47.5%	\$17,656	49.4%	35.9%	104	49.3%	39.3%	\$8,723	46.9%	34.1%	157	46.4%	38.8%	\$8,933	52.2%	33.9%
	Unknown	1	0.2%	\$350	1.0%	0.3%	1	0.5%	0.2%	\$350	1.9%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.4%	0	0.0%	1.6%	\$0	0.0%	0.2%
Total	549	100.0%	\$35,709	100.0%	100.0%	211	100.0%	100.0%	\$18,581	100.0%	100.0%	338	100.0%	100.0%	\$17,128	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.1%	0	0.0%	23.1%	\$0	0.0%	2.4%	0	0.0%	28.6%	\$0	0.0%	0.6%
	Middle	0	0.0%	\$0	0.0%	32.7%	0	0.0%	38.5%	\$0	0.0%	15.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	1	100.0%	\$481	100.0%	61.2%	0	0.0%	30.8%	\$0	0.0%	81.2%	1	100.0%	71.4%	\$481	100.0%	99.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	7.7%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$481	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$481	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Tallahassee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010					2011							
		Count		Dollar			Bank		Agg			Bank		Agg					
		#	%	\$(000s)	\$ %		#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	6	8.2%	\$579	4.1%	19.7%	4	10.5%	8.3%	\$349	5.1%	4.4%	2	5.7%	7.5%	\$230	3.2%	3.5%	
	Moderate	18	24.7%	\$2,512	17.9%	14.5%	7	18.4%	20.9%	\$1,182	17.2%	15.9%	11	31.4%	18.3%	\$1,330	18.7%	13.0%	
	Middle	18	24.7%	\$3,167	22.6%	21.2%	12	31.6%	19.6%	\$2,197	31.9%	19.2%	6	17.1%	21.3%	\$970	13.6%	20.6%	
	Upper	30	41.1%	\$7,628	54.4%	44.6%	15	39.5%	30.7%	\$3,159	45.9%	41.7%	15	42.9%	37.0%	\$4,469	62.7%	48.7%	
	Unknown	1	1.4%	\$130	0.9%	0.0%	0	0.0%	20.5%	\$0	0.0%	18.8%	1	2.9%	16.0%	\$130	1.8%	14.2%	
	Total	73	100.0%	\$14,016	100.0%	100.0%	38	100.0%	100.0%	\$6,887	100.0%	100.0%	35	100.0%	100.0%	\$7,129	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	3.2%	\$0	0.0%	1.7%	0	0.0%	4.0%	\$0	0.0%	2.2%	
	Moderate	8	9.5%	\$959	6.2%	14.5%	5	8.9%	12.0%	\$629	6.3%	8.5%	3	10.7%	12.1%	\$330	6.1%	7.9%	
	Middle	20	23.8%	\$2,854	18.5%	21.2%	17	30.4%	20.7%	\$2,240	22.5%	17.7%	3	10.7%	19.7%	\$614	11.3%	16.8%	
	Upper	48	57.1%	\$9,825	63.7%	44.6%	33	58.9%	46.4%	\$6,912	69.3%	55.1%	15	53.6%	45.0%	\$2,913	53.4%	54.1%	
	Unknown	8	9.5%	\$1,790	11.6%	0.0%	1	1.8%	17.6%	\$196	2.0%	16.9%	7	25.0%	19.1%	\$1,594	29.2%	19.0%	
	Total	84	100.0%	\$15,428	100.0%	100.0%	56	100.0%	100.0%	\$9,977	100.0%	100.0%	28	100.0%	100.0%	\$5,451	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	9.6%	\$0	0.0%	5.0%	0	0.0%	11.6%	\$0	0.0%	5.0%	
	Moderate	1	20.0%	\$4	12.9%	14.5%	1	33.3%	20.9%	\$4	19.0%	10.4%	0	0.0%	22.2%	\$0	0.0%	8.3%	
	Middle	1	20.0%	\$5	16.1%	21.2%	0	0.0%	22.2%	\$0	0.0%	15.2%	1	50.0%	24.2%	\$5	50.0%	17.9%	
	Upper	3	60.0%	\$22	71.0%	44.6%	2	66.7%	44.8%	\$17	81.0%	62.4%	1	50.0%	38.2%	\$5	50.0%	63.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	7.1%	0	0.0%	3.9%	\$0	0.0%	5.3%	
	Total	5	100.0%	\$31	100.0%	100.0%	3	100.0%	100.0%	\$21	100.0%	100.0%	2	100.0%	100.0%	\$10	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	14.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	44.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	3.7%	\$579	2.0%	19.7%	4	4.1%	5.5%	\$349	2.1%	2.8%	2	3.1%	5.7%	\$230	1.8%	2.7%	
	Moderate	27	16.7%	\$3,475	11.8%	14.5%	13	13.4%	15.9%	\$1,815	10.7%	11.2%	14	21.5%	15.1%	\$1,660	13.2%	9.8%	
	Middle	39	24.1%	\$6,026	20.4%	21.2%	29	29.9%	20.3%	\$4,437	26.3%	17.8%	10	15.4%	20.5%	\$1,589	12.6%	17.7%	
	Upper	81	50.0%	\$17,475	59.3%	44.6%	50	51.5%	39.8%	\$10,088	59.7%	48.5%	31	47.7%	41.2%	\$7,387	58.7%	49.8%	
	Unknown	9	5.6%	\$1,920	6.5%	0.0%	1	1.0%	18.5%	\$196	1.2%	19.6%	8	12.3%	17.5%	\$1,724	13.7%	20.0%	
	Total	162	100.0%	\$29,475	100.0%	100.0%	97	100.0%	100.0%	\$16,885	100.0%	100.0%	65	100.0%	100.0%	\$12,590	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	183	33.3%	\$12,799	35.8%	90.6%	121	57.3%	33.6%	\$8,273	44.5%	41.1%	62	18.3%	45.2%	\$4,526	26.4%	41.7%
		Over \$1 Million	72	13.1%	\$14,482	40.6%	5.5%	40	19.0%					32	9.5%				
		Total Rev. available	255	46.4%	\$27,281	76.4%	96.1%	161	76.3%					94	27.8%				
		Rev. Not Known	294	53.6%	\$8,428	23.6%	3.9%	50	23.7%					244	72.2%				
	Total	549	100.0%	\$35,709	100.0%	100.0%	211	100.0%					338	100.0%					
	Loan Size	\$100,000 or Less	482	87.8%	\$15,879	44.5%		174	82.5%	91.9%	\$7,142	38.4%	30.6%	308	91.1%	93.1%	\$8,737	51.0%	33.5%
		\$100,001 - \$250,000	38	6.9%	\$6,542	18.3%		18	8.5%	4.1%	\$3,199	17.2%	17.2%	20	5.9%	3.7%	\$3,343	19.5%	18.6%
		\$250,001 - \$1 Million	29	5.3%	\$13,288	37.2%		19	9.0%	4.0%	\$8,240	44.3%	52.2%	10	3.0%	3.3%	\$5,048	29.5%	47.9%
		Total	549	100.0%	\$35,709	100.0%		211	100.0%	100.0%	\$18,581	100.0%	100.0%	338	100.0%	100.0%	\$17,128	100.0%	100.0%
Total Farms																			
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	99.0%	0	0.0%	92.3%	\$0	0.0%	99.2%	0	0.0%	71.4%	\$0	0.0%	48.0%
		Over \$1 Million	1	100.0%	\$481	100.0%	1.0%	0	0.0%					1	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	1	100.0%	\$481	100.0%	100.0%	0	0.0%					1	100.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	92.3%	\$0	0.0%	41.2%	0	0.0%	71.4%	\$0	0.0%	17.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.7%	\$0	0.0%	58.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
\$250,001 - \$500,000		1	100.0%	\$481	100.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	1	100.0%	28.6%	\$481	100.0%	82.2%	
Total		1	100.0%	\$481	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$481	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: FL West Palm Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	5.7	10,656	3.5	3,615	33.9	60,890	19.9
Moderate-income	70	26.4	80,189	26.2	9,991	12.5	56,890	18.6
Middle-income	89	33.6	105,989	34.6	4,713	4.4	63,037	20.6
Upper-income	89	33.6	109,168	35.7	2,726	2.5	125,185	40.9
Unknown-income	2	0.8	0	0.0	0	0.0	0	0.0
Total Assessment Area	265	100.0	306,002	100.0	21,045	6.9	306,002	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	18,418	5,400	1.5	29.3	10,677	58.0	2,341	12.7
Moderate-income	156,639	87,199	24.6	55.7	47,038	30.0	22,402	14.3
Middle-income	191,411	128,672	36.3	67.2	39,964	20.9	22,775	11.9
Upper-income	189,960	132,753	37.5	69.9	22,472	11.8	34,735	18.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	556,428	354,024	100.0	63.6	120,151	21.6	82,253	14.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3,106	3.3	2,631	3.1	269	5.8	206	5.3
Moderate-income	19,948	21.2	17,845	20.9	1,224	26.6	879	22.6
Middle-income	31,867	33.9	29,226	34.2	1,401	30.4	1,240	31.9
Upper-income	39,003	41.5	35,769	41.8	1,686	36.6	1,548	39.8
Unknown-income	116	0.1	76	0.1	23	0.5	17	0.4
Total Assessment Area	94,040	100.0	85,547	100.0	4,603	100.0	3,890	100.0
Percentage of Total Businesses:			91.0		4.9		4.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	37	5.8	27	4.7	9	22.0	1	6.3
Moderate-income	87	13.7	79	13.7	4	9.8	4	25.0
Middle-income	199	31.4	186	32.2	9	22.0	4	25.0
Upper-income	311	49.1	285	49.4	19	46.3	7	43.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	634	100.0	577	100.0	41	100.0	16	100.0
Percentage of Total Farms:			91.0		6.5		2.5	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL West Palm Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	3	0.8%	\$383	0.4%	1.5%	1	0.4%	1.5%	\$156	0.3%	0.8%	2	1.2%	1.1%	\$227	0.6%	0.7%
	Moderate	90	23.1%	\$10,377	10.9%	24.6%	55	24.2%	17.1%	\$6,041	11.1%	10.6%	35	21.5%	14.5%	\$4,336	10.8%	8.8%
	Middle	156	40.0%	\$28,080	29.6%	36.3%	93	41.0%	37.3%	\$17,456	31.9%	30.2%	63	38.7%	36.6%	\$10,624	26.4%	29.1%
	Upper	141	36.2%	\$56,111	59.1%	37.5%	78	34.4%	44.1%	\$30,986	56.7%	58.4%	63	38.7%	47.8%	\$25,125	62.3%	61.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	390	100.0%	\$94,951	100.0%	100.0%	227	100.0%	100.0%	\$54,639	100.0%	100.0%	163	100.0%	100.0%	\$40,312	100.0%	100.0%
REFINANCE	Low	1	0.6%	\$96	0.2%	1.5%	0	0.0%	0.4%	\$0	0.0%	0.2%	1	1.2%	0.6%	\$96	0.5%	0.4%
	Moderate	10	5.9%	\$1,134	2.6%	24.6%	2	2.4%	8.2%	\$142	0.6%	5.2%	8	9.3%	7.5%	\$992	4.9%	5.2%
	Middle	58	34.3%	\$10,306	24.1%	36.3%	23	27.7%	30.6%	\$4,382	19.3%	23.7%	35	40.7%	29.9%	\$5,924	29.5%	23.0%
	Upper	100	59.2%	\$31,313	73.1%	37.5%	58	69.9%	60.8%	\$18,232	80.1%	70.9%	42	48.8%	62.0%	\$13,081	65.1%	71.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	169	100.0%	\$42,849	100.0%	100.0%	83	100.0%	100.0%	\$22,756	100.0%	100.0%	86	100.0%	100.0%	\$20,093	100.0%	100.0%
HOME IMPROVEMENT	Low	1	5.0%	\$3	0.8%	1.5%	0	0.0%	3.9%	\$0	0.0%	1.2%	1	6.7%	3.1%	\$3	1.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	24.6%	0	0.0%	17.5%	\$0	0.0%	8.1%	0	0.0%	14.9%	\$0	0.0%	4.5%
	Middle	4	20.0%	\$69	18.2%	36.3%	2	40.0%	27.7%	\$40	46.5%	20.3%	2	13.3%	28.4%	\$29	9.9%	20.6%
	Upper	15	75.0%	\$308	81.1%	37.5%	3	60.0%	50.9%	\$46	53.5%	70.4%	12	80.0%	53.7%	\$262	89.1%	74.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$380	100.0%	100.0%	5	100.0%	100.0%	\$86	100.0%	100.0%	15	100.0%	100.0%	\$294	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	6.5%	\$0	0.0%	0.3%	0	0.0%	9.4%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	32.8%	0	0.0%	35.5%	\$0	0.0%	35.1%	0	0.0%	31.3%	\$0	0.0%	7.3%
	Middle	0	0.0%	\$0	0.0%	31.5%	0	0.0%	25.8%	\$0	0.0%	38.6%	0	0.0%	21.9%	\$0	0.0%	35.5%
	Upper	0	0.0%	\$0	0.0%	32.6%	0	0.0%	32.3%	\$0	0.0%	26.1%	0	0.0%	37.5%	\$0	0.0%	56.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	0.9%	\$482	0.3%	1.5%	1	0.3%	1.0%	\$156	0.2%	0.5%	4	1.5%	0.9%	\$326	0.5%	0.6%
	Moderate	100	17.3%	\$11,511	8.3%	24.6%	57	18.1%	12.9%	\$6,183	8.0%	8.3%	43	16.3%	11.4%	\$5,328	8.8%	7.0%
	Middle	218	37.7%	\$38,455	27.8%	36.3%	118	37.5%	33.9%	\$21,878	28.2%	27.0%	100	37.9%	33.4%	\$16,577	27.3%	26.3%
	Upper	256	44.2%	\$87,732	63.5%	37.5%	139	44.1%	52.1%	\$49,264	63.6%	64.2%	117	44.3%	54.2%	\$38,468	63.4%	66.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	579	100.0%	\$138,180	100.0%	100.0%	315	100.0%	100.0%	\$77,481	100.0%	100.0%	264	100.0%	100.0%	\$60,699	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	43	5.1%	\$5,150	6.4%	3.1%	18	5.5%	2.8%	\$2,348	6.2%	5.1%	25	4.9%	2.7%	\$2,802	6.7%	4.2%
	Moderate	159	19.0%	\$15,098	18.9%	20.9%	61	18.8%	16.0%	\$7,240	19.0%	17.9%	98	19.1%	16.6%	\$7,858	18.8%	20.0%
	Middle	281	33.5%	\$24,859	31.1%	34.2%	110	33.8%	31.4%	\$14,217	37.3%	33.1%	171	33.3%	32.7%	\$10,642	25.4%	32.4%
	Upper	355	42.3%	\$34,873	43.6%	41.8%	136	41.8%	48.5%	\$14,341	37.6%	43.1%	219	42.6%	47.1%	\$20,532	49.1%	43.0%
	Unknown	1	0.1%	\$15	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	1	0.2%	0.2%	\$15	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.7%	0	0.0%	0.7%	\$0	0.0%	0.2%
Total	839	100.0%	\$79,995	100.0%	100.0%	325	100.0%	100.0%	\$38,146	100.0%	100.0%	514	100.0%	100.0%	\$41,849	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	4.7%	0	0.0%	4.0%	\$0	0.0%	9.5%	0	0.0%	4.5%	\$0	0.0%	5.9%
	Moderate	0	0.0%	\$0	0.0%	13.7%	0	0.0%	9.9%	\$0	0.0%	1.8%	0	0.0%	4.5%	\$0	0.0%	0.6%
	Middle	0	0.0%	\$0	0.0%	32.2%	0	0.0%	30.7%	\$0	0.0%	8.9%	0	0.0%	34.8%	\$0	0.0%	17.7%
	Upper	0	0.0%	\$0	0.0%	49.4%	0	0.0%	47.5%	\$0	0.0%	66.1%	0	0.0%	54.5%	\$0	0.0%	75.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	7.9%	\$0	0.0%	13.7%	0	0.0%	1.5%	\$0	0.0%	0.4%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL West Palm Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg		
						#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	31	7.9%	\$2,327	2.5%	19.9%	21	9.3%	8.3%	\$1,487	2.7%	3.3%	10	6.1%	6.6%	\$840	2.1%	2.5%
	Moderate	93	23.8%	\$10,962	11.5%	18.6%	59	26.0%	21.6%	\$7,389	13.5%	13.0%	34	20.9%	17.3%	\$3,573	8.9%	9.6%
	Middle	85	21.8%	\$12,715	13.4%	20.6%	46	20.3%	19.8%	\$7,438	13.6%	16.0%	39	23.9%	18.7%	\$5,277	13.1%	14.1%
	Upper	179	45.9%	\$68,735	72.4%	40.9%	101	44.5%	39.8%	\$38,325	70.1%	57.4%	78	47.9%	45.3%	\$30,410	75.4%	62.0%
	Unknown	2	0.5%	\$212	0.2%	0.0%	0	0.0%	10.5%	\$0	0.0%	10.2%	2	1.2%	12.1%	\$212	0.5%	11.9%
	Total	390	100.0%	\$94,951	100.0%	100.0%	227	100.0%	100.0%	\$54,639	100.0%	100.0%	163	100.0%	100.0%	\$40,312	100.0%	100.0%
REFINANCE	Low	11	6.5%	\$1,586	3.7%	19.9%	5	6.0%	3.8%	\$540	2.4%	1.8%	6	7.0%	4.0%	\$1,046	5.2%	2.0%
	Moderate	23	13.6%	\$3,387	7.9%	18.6%	14	16.9%	11.1%	\$2,185	9.6%	6.0%	9	10.5%	9.0%	\$1,202	6.0%	4.6%
	Middle	23	13.6%	\$2,671	6.2%	20.6%	11	13.3%	16.7%	\$1,644	7.2%	11.5%	12	14.0%	13.7%	\$1,027	5.1%	9.0%
	Upper	109	64.5%	\$34,566	80.7%	40.9%	53	63.9%	50.8%	\$18,387	80.8%	64.7%	56	65.1%	49.2%	\$16,179	80.5%	64.3%
	Unknown	3	1.8%	\$639	1.5%	0.0%	0	0.0%	17.6%	\$0	0.0%	16.0%	3	3.5%	24.1%	\$639	3.2%	20.2%
	Total	169	100.0%	\$42,849	100.0%	100.0%	83	100.0%	100.0%	\$22,756	100.0%	100.0%	86	100.0%	100.0%	\$20,093	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	11.6%	\$0	0.0%	3.0%	0	0.0%	8.7%	\$0	0.0%	1.8%
	Moderate	1	5.0%	\$3	0.8%	18.6%	1	20.0%	18.6%	\$3	3.5%	10.9%	0	0.0%	18.7%	\$0	0.0%	5.9%
	Middle	2	10.0%	\$29	7.6%	20.6%	1	20.0%	18.8%	\$19	22.1%	12.5%	1	6.7%	21.7%	\$10	3.4%	11.2%
	Upper	17	85.0%	\$348	91.6%	40.9%	3	60.0%	45.2%	\$64	74.4%	65.0%	14	93.3%	46.1%	\$284	96.6%	74.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.9%	\$0	0.0%	8.5%	0	0.0%	4.7%	\$0	0.0%	6.8%
	Total	20	100.0%	\$380	100.0%	100.0%	5	100.0%	100.0%	\$86	100.0%	100.0%	15	100.0%	100.0%	\$294	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	42	7.3%	\$3,913	2.8%	19.9%	26	8.3%	6.2%	\$2,027	2.6%	2.5%	16	6.1%	5.5%	\$1,886	3.1%	2.2%
	Moderate	117	20.2%	\$14,352	10.4%	18.6%	74	23.5%	16.5%	\$9,577	12.4%	9.2%	43	16.3%	13.6%	\$4,775	7.9%	6.9%
	Middle	110	19.0%	\$15,415	11.2%	20.6%	58	18.4%	18.3%	\$9,101	11.7%	13.4%	52	19.7%	16.5%	\$6,314	10.4%	11.2%
	Upper	305	52.7%	\$103,649	75.0%	40.9%	157	49.8%	45.1%	\$56,776	73.3%	60.0%	148	56.1%	47.0%	\$46,873	77.2%	61.4%
	Unknown	5	0.9%	\$851	0.6%	0.0%	0	0.0%	13.9%	\$0	0.0%	15.0%	5	1.9%	17.5%	\$851	1.4%	18.3%
	Total	579	100.0%	\$138,180	100.0%	100.0%	315	100.0%	100.0%	\$77,481	100.0%	100.0%	264	100.0%	100.0%	\$60,699	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	353	42.1%	\$34,128	42.7%	91.0%	171	52.6%	24.9%	\$16,760	43.9%	29.8%	182	35.4%	42.6%	\$17,368	41.5%	30.9%
	Over \$1 Million	212	25.3%	\$34,624	43.3%	4.9%	110	33.8%					102	19.8%				
	Total Rev. available	565	67.4%	\$68,752	86.0%	95.9%	281	86.4%					284	55.2%				
	Rev. Not Known	274	32.7%	\$11,243	14.1%	4.1%	44	13.5%					230	44.7%				
	Total	839	100.0%	\$79,995	100.0%	100.0%	325	100.0%					514	100.0%				
Small Business Loan Size	\$100,000 or Less	665	79.3%	\$25,670	32.1%		243	74.8%	95.8%	\$11,662	30.6%	39.0%	422	82.1%	95.8%	\$14,008	33.5%	43.4%
	\$100,001 - \$250,000	109	13.0%	\$20,054	25.1%		47	14.5%	2.0%	\$8,658	22.7%	14.4%	62	12.1%	2.1%	\$11,396	27.2%	14.5%
	\$250,001 - \$1 Million	65	7.7%	\$34,271	42.8%		35	10.8%	2.2%	\$17,826	46.7%	46.6%	30	5.8%	2.0%	\$16,445	39.3%	42.1%
	Total	839	100.0%	\$79,995	100.0%		325	100.0%	100.0%	\$38,146	100.0%	100.0%	514	100.0%	100.0%	\$41,849	100.0%	100.0%
	Total Farms																	
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	91.0%	0	0.0%	60.4%	\$0	0.0%	46.2%	0	0.0%	69.7%	\$0	0.0%	51.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.5%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	2.5%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Total Farms																	
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	92.1%	\$0	0.0%	27.9%	0	0.0%	93.9%	\$0	0.0%	50.1%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	3.6%	0	0.0%	1.5%	\$0	0.0%	5.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.9%	\$0	0.0%	68.5%	0	0.0%	4.5%	\$0	0.0%	44.5%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: GA Albany

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	4	11.4	2,456	7.9	1,155	47.0	7,613	24.3	
Moderate-income	11	31.4	9,320	29.8	2,624	28.2	4,765	15.2	
Middle-income	10	28.6	8,113	25.9	916	11.3	5,711	18.3	
Upper-income	10	28.6	11,387	36.4	531	4.7	13,187	42.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	35	100.0	31,276	100.0	5,226	16.7	31,276	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	4,546	1,156	4.5	25.4	2,809	61.8	581	12.8	
Moderate-income	15,348	5,933	23.3	38.7	7,450	48.5	1,965	12.8	
Middle-income	12,848	7,481	29.4	58.2	4,205	32.7	1,162	9.0	
Upper-income	15,727	10,885	42.8	69.2	3,862	24.6	980	6.2	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	48,469	25,455	100.0	52.5	18,326	37.8	4,688	9.7	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	586	10.2	503	9.7	45	14.6	38	15.8	
Moderate-income	1,618	28.3	1,447	27.9	91	29.5	80	33.2	
Middle-income	1,312	22.9	1,193	23.0	60	19.5	59	24.5	
Upper-income	2,211	38.6	2,035	39.3	112	36.4	64	26.6	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	5,727	100.0	5,178	100.0	308	100.0	241	100.0	
Percentage of Total Businesses:				90.4		5.4		4.2	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	12	10.4	10	9.3	1	16.7	1	100.0	
Middle-income	44	38.3	43	39.8	1	16.7	0	0.0	
Upper-income	59	51.3	55	50.9	4	66.7	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	115	100.0	108	100.0	6	100.0	1	100.0	
Percentage of Total Farms:				93.9		5.2		.9	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Albany

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	1	1.4%	\$32	0.3%	4.5%	1	2.0%	1.4%	\$32	0.5%	0.5%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	5	7.0%	\$369	3.8%	23.3%	4	8.0%	10.2%	\$308	4.4%	5.6%	1	4.8%	8.0%	\$61	2.1%	3.9%
	Middle	12	16.9%	\$2,094	21.3%	29.4%	9	18.0%	30.0%	\$1,689	24.3%	27.5%	3	14.3%	28.3%	\$405	14.2%	25.5%
	Upper	53	74.6%	\$7,329	74.6%	42.8%	36	72.0%	58.3%	\$4,935	70.9%	66.5%	17	81.0%	63.5%	\$2,394	83.7%	70.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	71	100.0%	\$9,824	100.0%	100.0%	50	100.0%	100.0%	\$6,964	100.0%	100.0%	21	100.0%	100.0%	\$2,860	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	4.5%	0	0.0%	1.3%	\$0	0.0%	0.7%	0	0.0%	1.9%	\$0	0.0%	0.7%
	Moderate	7	5.6%	\$559	3.6%	23.3%	5	5.4%	11.4%	\$343	3.0%	6.8%	2	6.5%	12.1%	\$216	5.3%	13.2%
	Middle	23	18.5%	\$2,601	16.9%	29.4%	17	18.3%	21.0%	\$2,157	19.0%	19.4%	6	19.4%	23.7%	\$444	11.0%	20.0%
	Upper	94	75.8%	\$12,268	79.5%	42.8%	71	76.3%	66.2%	\$8,876	78.0%	73.2%	23	74.2%	62.4%	\$3,392	83.7%	66.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	124	100.0%	\$15,428	100.0%	100.0%	93	100.0%	100.0%	\$11,376	100.0%	100.0%	31	100.0%	100.0%	\$4,052	100.0%	100.0%
HOME IMPROVEMENT	Low	1	4.2%	\$3	1.1%	4.5%	1	8.3%	10.4%	\$3	3.1%	3.0%	0	0.0%	3.0%	\$0	0.0%	4.7%
	Moderate	7	29.2%	\$37	14.0%	23.3%	4	33.3%	15.7%	\$23	23.7%	7.8%	3	25.0%	22.8%	\$14	8.4%	17.2%
	Middle	8	33.3%	\$46	17.4%	29.4%	2	16.7%	27.0%	\$8	8.2%	28.5%	6	50.0%	31.7%	\$38	22.8%	29.9%
	Upper	8	33.3%	\$178	67.4%	42.8%	5	41.7%	47.0%	\$63	64.9%	60.7%	3	25.0%	42.6%	\$115	68.9%	48.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	24	100.0%	\$264	100.0%	100.0%	12	100.0%	100.0%	\$97	100.0%	100.0%	12	100.0%	100.0%	\$167	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	13.8%	0	0.0%	9.1%	\$0	0.0%	0.2%	0	0.0%	16.7%	\$0	0.0%	2.3%
	Moderate	0	0.0%	\$0	0.0%	29.6%	0	0.0%	27.3%	\$0	0.0%	77.7%	0	0.0%	33.3%	\$0	0.0%	69.2%
	Middle	0	0.0%	\$0	0.0%	32.9%	0	0.0%	45.5%	\$0	0.0%	18.5%	0	0.0%	27.8%	\$0	0.0%	24.3%
	Upper	0	0.0%	\$0	0.0%	23.8%	0	0.0%	18.2%	\$0	0.0%	3.6%	0	0.0%	22.2%	\$0	0.0%	4.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	0.9%	\$35	0.1%	4.5%	2	1.3%	1.8%	\$35	0.2%	0.6%	0	0.0%	1.4%	\$0	0.0%	0.6%
	Moderate	19	8.7%	\$965	3.8%	23.3%	13	8.4%	11.2%	\$674	3.7%	11.4%	6	9.4%	11.0%	\$291	4.1%	13.9%
	Middle	43	19.6%	\$4,741	18.6%	29.4%	28	18.1%	24.8%	\$3,854	20.9%	22.3%	15	23.4%	25.7%	\$887	12.5%	22.2%
	Upper	155	70.8%	\$19,775	77.5%	42.8%	112	72.3%	62.3%	\$13,874	75.3%	65.7%	43	67.2%	61.8%	\$5,901	83.4%	63.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	219	100.0%	\$25,516	100.0%	100.0%	155	100.0%	100.0%	\$18,437	100.0%	100.0%	64	100.0%	100.0%	\$7,079	100.0%	100.0%
SMALL BUSINESSES	Low	16	8.5%	\$1,616	11.2%	9.7%	5	13.2%	8.5%	\$1,401	23.0%	10.5%	11	7.3%	7.7%	\$215	2.6%	6.0%
	Moderate	48	25.5%	\$890	6.2%	27.9%	8	21.1%	21.4%	\$228	3.7%	27.8%	40	26.7%	21.4%	\$662	8.0%	26.2%
	Middle	45	23.9%	\$3,627	25.2%	23.0%	11	28.9%	22.3%	\$1,401	23.0%	21.0%	34	22.7%	25.3%	\$2,226	26.8%	25.8%
	Upper	78	41.5%	\$8,269	57.4%	39.3%	14	36.8%	45.7%	\$3,062	50.3%	39.9%	64	42.7%	42.6%	\$5,207	62.6%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	1	0.5%	\$6	0.0%		0	0.0%	2.1%	\$0	0.0%	0.8%	1	0.7%	3.0%	\$6	0.1%	0.6%
	Total	188	100.0%	\$14,408	100.0%	100.0%	38	100.0%	100.0%	\$6,092	100.0%	100.0%	150	100.0%	100.0%	\$8,316	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.5%	\$0	0.0%	8.1%	0	0.0%	4.5%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	9.3%	0	0.0%	3.2%	\$0	0.0%	3.4%	0	0.0%	11.4%	\$0	0.0%	13.4%
	Middle	4	44.4%	\$190	53.2%	39.8%	1	33.3%	45.2%	\$70	34.1%	67.9%	3	50.0%	31.8%	\$120	78.9%	25.3%
	Upper	4	44.4%	\$152	42.6%	50.9%	2	66.7%	45.2%	\$135	65.9%	20.6%	2	33.3%	50.0%	\$17	11.2%	60.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	1	11.1%	\$15	4.2%		0	0.0%	0.0%	\$0	0.0%	0.0%	1	16.7%	2.3%	\$15	9.9%	0.2%
	Total	9	100.0%	\$357	100.0%	100.0%	3	100.0%	100.0%	\$205	100.0%	100.0%	6	100.0%	100.0%	\$152	100.0%	100.0%

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Albany

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010					2011							
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$(000s)	\$ %		Bank #	Agg %	Bank \$(000s)	Agg \$ %	Agg \$ %	Bank #	Agg %	Bank \$(000s)	Agg \$ %	Agg \$ %			
HOME PURCHASE	Low	3	4.2%	\$201	2.0%	24.3%	2	4.0%	5.1%	\$156	2.2%	2.7%	1	4.8%	3.7%	\$45	1.6%	1.9%	
	Moderate	16	22.5%	\$1,519	15.5%	15.2%	13	26.0%	18.0%	\$1,285	18.5%	13.1%	3	14.3%	14.8%	\$234	8.2%	9.9%	
	Middle	17	23.9%	\$2,232	22.7%	18.3%	11	22.0%	26.0%	\$1,416	20.3%	23.8%	6	28.6%	22.0%	\$816	28.5%	20.1%	
	Upper	35	49.3%	\$5,872	59.8%	42.2%	24	48.0%	37.9%	\$4,107	59.0%	47.3%	11	52.4%	41.9%	\$1,765	61.7%	52.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.0%	\$0	0.0%	13.1%	0	0.0%	17.6%	\$0	0.0%	15.7%	
	Total	71	100.0%	\$9,824	100.0%	100.0%	50	100.0%	100.0%	\$6,964	100.0%	100.0%	21	100.0%	100.0%	\$2,860	100.0%	100.0%	
REFINANCE	Low	4	3.2%	\$230	1.5%	24.3%	3	3.2%	3.9%	\$208	1.8%	1.9%	1	3.2%	3.0%	\$22	0.5%	1.1%	
	Moderate	11	8.9%	\$918	6.0%	15.2%	8	8.6%	8.0%	\$633	5.6%	5.0%	3	9.7%	7.5%	\$285	7.0%	3.9%	
	Middle	30	24.2%	\$3,293	21.3%	18.3%	23	24.7%	19.3%	\$2,637	23.2%	15.4%	7	22.6%	14.0%	\$656	16.2%	8.6%	
	Upper	74	59.7%	\$10,093	65.4%	42.2%	55	59.1%	50.1%	\$7,187	63.2%	56.5%	19	61.3%	51.0%	\$2,906	71.7%	54.6%	
	Unknown	5	4.0%	\$894	5.8%	0.0%	4	4.3%	18.8%	\$711	6.3%	21.2%	1	3.2%	24.5%	\$183	4.5%	31.9%	
	Total	124	100.0%	\$15,428	100.0%	100.0%	93	100.0%	100.0%	\$11,376	100.0%	100.0%	31	100.0%	100.0%	\$4,052	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	12.5%	\$11	4.2%	24.3%	2	16.7%	7.8%	\$8	8.2%	3.3%	1	8.3%	7.9%	\$3	1.8%	3.5%	
	Moderate	6	25.0%	\$24	9.1%	15.2%	3	25.0%	20.9%	\$11	11.3%	10.7%	3	25.0%	19.8%	\$13	7.8%	19.8%	
	Middle	5	20.8%	\$36	13.6%	18.3%	1	8.3%	15.7%	\$4	4.1%	15.5%	4	33.3%	24.8%	\$32	19.2%	27.2%	
	Upper	10	41.7%	\$193	73.1%	42.2%	6	50.0%	52.2%	\$74	76.3%	58.4%	4	33.3%	39.6%	\$119	71.3%	37.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.5%	\$0	0.0%	12.1%	0	0.0%	7.9%	\$0	0.0%	12.2%	
	Total	24	100.0%	\$264	100.0%	100.0%	12	100.0%	100.0%	\$97	100.0%	100.0%	12	100.0%	100.0%	\$167	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	10	4.6%	\$442	1.7%	24.3%	7	4.5%	4.5%	\$372	2.0%	2.0%	3	4.7%	3.5%	\$70	1.0%	1.3%	
	Moderate	33	15.1%	\$2,461	9.6%	15.2%	24	15.5%	12.3%	\$1,929	10.5%	7.6%	9	14.1%	10.6%	\$532	7.5%	5.8%	
	Middle	52	23.7%	\$5,561	21.8%	18.3%	35	22.6%	21.6%	\$4,057	22.0%	17.3%	17	26.6%	17.3%	\$1,504	21.2%	12.1%	
	Upper	119	54.3%	\$16,158	63.3%	42.2%	85	54.8%	45.3%	\$11,368	61.7%	49.2%	34	53.1%	46.8%	\$4,790	67.7%	50.0%	
	Unknown	5	2.3%	\$894	3.5%	0.0%	4	2.6%	16.3%	\$711	3.9%	23.8%	1	1.6%	21.8%	\$183	2.6%	30.8%	
	Total	219	100.0%	\$25,516	100.0%	100.0%	155	100.0%	100.0%	\$18,437	100.0%	100.0%	64	100.0%	100.0%	\$7,079	100.0%	100.0%	
Small Business Revenue	\$1 Million or Less	53	28.2%	\$6,536	45.4%	90.4%	23	60.5%	38.3%	\$2,776	45.6%	49.6%	30	20.0%	43.5%	\$3,760	45.2%	50.6%	
	Over \$1 Million	17	9.0%	\$4,256	29.5%	5.4%	11	28.9%					6	4.0%					
	Total Rev. available	70	37.2%	\$10,792	74.9%	95.8%	34	89.4%					36	24.0%					
	Rev. Not Known	118	62.8%	\$3,616	25.1%	4.2%	4	10.5%					114	76.0%					
	Total	188	100.0%	\$14,408	100.0%	100.0%	38	100.0%					150	100.0%					
	Small Business Loan Size	\$100,000 or Less	158	84.0%	\$2,960	20.5%		25	65.8%	83.0%	\$681	11.2%	18.8%	133	88.7%	87.3%	\$2,279	27.4%	21.9%
\$100,001 - \$250,000		11	5.9%	\$1,777	12.3%		4	10.5%	8.3%	\$685	11.2%	20.2%	7	4.7%	6.5%	\$1,092	13.1%	19.7%	
\$250,001 - \$1 Million		19	10.1%	\$9,671	67.1%		9	23.7%	8.7%	\$4,726	77.6%	61.0%	10	6.7%	6.2%	\$4,945	59.5%	58.5%	
Total		188	100.0%	\$14,408	100.0%		38	100.0%	100.0%	\$6,092	100.0%	100.0%	150	100.0%	100.0%	\$8,316	100.0%	100.0%	
Total Businesses																			
Small Farm Revenue	\$1 Million or Less	4	44.4%	\$275	77.0%	93.9%	3	100.0%	64.5%	\$205	100.0%	48.5%	1	16.7%	52.3%	\$70	46.1%	61.4%	
	Over \$1 Million	1	11.1%	\$10	2.8%	5.2%	0	0.0%					1	16.7%					
	Not Known	4	44.4%	\$72	20.2%	0.9%	0	0.0%					4	66.7%					
	Total	9	100.0%	\$357	100.0%	100.0%	3	100.0%					6	100.0%					
	Small Farm Loan Size	\$100,000 or Less	8	88.9%	\$236	66.1%		2	66.7%	54.8%	\$84	41.0%	13.6%	6	100.0%	47.7%	\$152	100.0%	9.8%
		\$100,001 - \$250,000	1	11.1%	\$121	33.9%		1	33.3%	29.0%	\$121	59.0%	35.4%	0	0.0%	31.8%	\$0	0.0%	39.2%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	16.1%	\$0	0.0%	51.0%	0	0.0%	20.5%	\$0	0.0%	51.0%	
Total		9	100.0%	\$357	100.0%		3	100.0%	100.0%	\$205	100.0%	100.0%	6	100.0%	100.0%	\$152	100.0%	100.0%	
Total Farms																			

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: GA Athens

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	17.2	2,070	10.4	866	41.8	5,135	25.9
Moderate-income	9	31.0	5,824	29.3	1,204	20.7	3,545	17.8
Middle-income	4	13.8	3,677	18.5	372	10.1	3,789	19.1
Upper-income	11	37.9	8,289	41.7	497	6.0	7,391	37.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	29	100.0	19,860	100.0	2,939	14.8	19,860	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,557	955	5.7	14.6	5,138	78.4	464	7.1
Moderate-income	13,228	4,373	26.2	33.1	8,008	60.5	847	6.4
Middle-income	5,646	3,394	20.3	60.1	1,999	35.4	253	4.5
Upper-income	16,695	7,994	47.8	47.9	7,845	47.0	856	5.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	42,126	16,716	100.0	39.7	22,990	54.6	2,420	5.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,155	23.9	988	23.0	82	29.7	85	34.6
Moderate-income	1,098	22.8	976	22.7	56	20.3	66	26.8
Middle-income	795	16.5	697	16.2	64	23.2	34	13.8
Upper-income	1,775	36.8	1,640	38.1	74	26.8	61	24.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,823	100.0	4,301	100.0	276	100.0	246	100.0
Percentage of Total Businesses:			89.2		5.7		5.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5	14.3	5	14.7	0	0.0	0	0.0
Moderate-income	6	17.1	6	17.6	0	0.0	0	0.0
Middle-income	7	20.0	7	20.6	0	0.0	0	0.0
Upper-income	17	48.6	16	47.1	1	100.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	35	100.0	34	100.0	1	100.0	0	.0
Percentage of Total Farms:			97.1		2.9		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Athens

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	2	10.5%	\$220	9.3%	5.7%	1	10.0%	5.3%	\$132	9.4%	6.2%	1	11.1%	6.0%	\$88	9.2%	8.0%
	Moderate	3	15.8%	\$358	15.2%	26.2%	2	20.0%	21.3%	\$292	20.9%	16.5%	1	11.1%	23.1%	\$66	6.9%	21.3%
	Middle	3	15.8%	\$338	14.3%	20.3%	1	10.0%	24.5%	\$139	9.9%	20.8%	2	22.2%	22.8%	\$199	20.7%	16.2%
	Upper	11	57.9%	\$1,445	61.2%	47.8%	6	60.0%	48.9%	\$837	59.8%	56.4%	5	55.6%	48.1%	\$608	63.3%	54.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$2,361	100.0%	100.0%	10	100.0%	100.0%	\$1,400	100.0%	100.0%	9	100.0%	100.0%	\$961	100.0%	100.0%
REFINANCE	Low	1	4.2%	\$165	4.7%	5.7%	1	5.9%	7.2%	\$165	7.6%	7.0%	0	0.0%	7.9%	\$0	0.0%	6.9%
	Moderate	2	8.3%	\$178	5.0%	26.2%	1	5.9%	19.6%	\$84	3.9%	18.0%	1	14.3%	19.3%	\$94	6.9%	17.6%
	Middle	7	29.2%	\$667	18.9%	20.3%	4	23.5%	19.1%	\$331	15.3%	15.4%	3	42.9%	19.5%	\$336	24.6%	16.3%
	Upper	14	58.3%	\$2,522	71.4%	47.8%	11	64.7%	54.2%	\$1,584	73.2%	59.6%	3	42.9%	53.3%	\$938	68.6%	59.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	24	100.0%	\$3,532	100.0%	100.0%	17	100.0%	100.0%	\$2,164	100.0%	100.0%	7	100.0%	100.0%	\$1,368	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	4.8%	\$0	0.0%	0.9%	0	0.0%	10.1%	\$0	0.0%	9.9%
	Moderate	0	0.0%	\$0	0.0%	26.2%	0	0.0%	21.7%	\$0	0.0%	14.6%	0	0.0%	24.1%	\$0	0.0%	11.2%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	24.1%	\$0	0.0%	21.9%	0	0.0%	19.0%	\$0	0.0%	18.8%
	Upper	0	0.0%	\$0	0.0%	47.8%	0	0.0%	49.4%	\$0	0.0%	62.6%	0	0.0%	46.8%	\$0	0.0%	60.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	30.2%	0	0.0%	41.7%	\$0	0.0%	45.6%	0	0.0%	11.5%	\$0	0.0%	3.2%
	Moderate	0	0.0%	\$0	0.0%	30.5%	0	0.0%	33.3%	\$0	0.0%	14.0%	0	0.0%	42.3%	\$0	0.0%	60.8%
	Middle	0	0.0%	\$0	0.0%	3.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	7.7%	\$0	0.0%	3.5%
	Upper	0	0.0%	\$0	0.0%	36.0%	0	0.0%	25.0%	\$0	0.0%	40.4%	0	0.0%	38.5%	\$0	0.0%	32.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	7.0%	\$385	6.5%	5.7%	2	7.4%	6.6%	\$297	8.3%	7.8%	1	6.3%	7.4%	\$88	3.8%	6.8%
	Moderate	5	11.6%	\$536	9.1%	26.2%	3	11.1%	20.3%	\$376	10.5%	17.4%	2	12.5%	20.9%	\$160	6.9%	23.1%
	Middle	10	23.3%	\$1,005	17.1%	20.3%	5	18.5%	20.9%	\$470	13.2%	16.7%	5	31.3%	20.5%	\$535	23.0%	15.0%
	Upper	25	58.1%	\$3,967	67.3%	47.8%	17	63.0%	52.2%	\$2,421	67.9%	58.1%	8	50.0%	51.3%	\$1,546	66.4%	55.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	43	100.0%	\$5,893	100.0%	100.0%	27	100.0%	100.0%	\$3,564	100.0%	100.0%	16	100.0%	100.0%	\$2,329	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	4	9.8%	\$380	6.5%	23.0%	3	25.0%	21.2%	\$370	13.6%	27.6%	1	3.4%	21.0%	\$10	0.3%	30.2%
	Moderate	3	7.3%	\$534	9.1%	22.7%	0	0.0%	19.5%	\$0	0.0%	15.6%	3	10.3%	20.0%	\$534	17.1%	17.9%
	Middle	8	19.5%	\$1,727	29.6%	16.2%	2	16.7%	16.7%	\$826	30.4%	21.0%	6	20.7%	16.5%	\$901	28.8%	21.1%
	Upper	26	63.4%	\$3,202	54.8%	38.1%	7	58.3%	40.3%	\$1,523	56.0%	35.4%	19	65.5%	41.0%	\$1,679	53.7%	30.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	0.5%	0	0.0%	1.5%	\$0	0.0%	0.1%
Total	41	100.0%	\$5,843	100.0%	100.0%	12	100.0%	100.0%	\$2,719	100.0%	100.0%	29	100.0%	100.0%	\$3,124	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	14.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$10	100.0%	17.6%	0	0.0%	33.3%	\$0	0.0%	0.8%	1	100.0%	25.0%	\$10	100.0%	3.4%
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	33.3%	\$0	0.0%	79.7%	0	0.0%	75.0%	\$0	0.0%	96.6%
	Upper	0	0.0%	\$0	0.0%	47.1%	0	0.0%	33.3%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$10	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Athens

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Count		Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %		Bank #	Agg %	Bank \$(000s)	Agg \$ %	Bank #	Agg %	Bank \$(000s)	Agg \$ %	Bank \$ %	Agg \$ %			
HOME PURCHASE	Low	1	5.3%	\$66	2.8%	25.9%	0	0.0%	10.3%	\$0	0.0%	5.7%	1	11.1%	8.3%	\$66	6.9%	4.4%	
	Moderate	7	36.8%	\$890	37.7%	17.8%	6	60.0%	21.3%	\$802	57.3%	17.6%	1	11.1%	16.0%	\$88	9.2%	12.2%	
	Middle	6	31.6%	\$801	33.9%	19.1%	3	30.0%	17.8%	\$414	29.6%	17.4%	3	33.3%	16.7%	\$387	40.3%	15.5%	
	Upper	5	26.3%	\$604	25.6%	37.2%	1	10.0%	37.9%	\$184	13.1%	45.8%	4	44.4%	40.8%	\$420	43.7%	47.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.6%	\$0	0.0%	13.6%	0	0.0%	18.1%	\$0	0.0%	20.4%	
	Total	19	100.0%	\$2,361	100.0%	100.0%	10	100.0%	100.0%	\$1,400	100.0%	100.0%	9	100.0%	100.0%	\$961	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	25.9%	0	0.0%	4.6%	\$0	0.0%	2.4%	0	0.0%	5.5%	\$0	0.0%	2.8%	
	Moderate	5	20.8%	\$393	11.1%	17.8%	2	11.8%	13.2%	\$133	6.1%	9.5%	3	42.9%	11.2%	\$260	19.0%	7.3%	
	Middle	8	33.3%	\$978	27.7%	19.1%	8	47.1%	20.9%	\$978	45.2%	18.1%	0	0.0%	16.1%	\$0	0.0%	13.7%	
	Upper	11	45.8%	\$2,161	61.2%	37.2%	7	41.2%	41.7%	\$1,053	48.7%	48.6%	4	57.1%	43.3%	\$1,108	81.0%	49.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.6%	\$0	0.0%	21.3%	0	0.0%	23.9%	\$0	0.0%	27.2%	
	Total	24	100.0%	\$3,532	100.0%	100.0%	17	100.0%	100.0%	\$2,164	100.0%	100.0%	7	100.0%	100.0%	\$1,368	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	25.9%	0	0.0%	10.8%	\$0	0.0%	1.7%	0	0.0%	10.1%	\$0	0.0%	1.6%	
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	20.5%	\$0	0.0%	10.3%	0	0.0%	22.8%	\$0	0.0%	11.6%	
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	20.5%	\$0	0.0%	19.5%	0	0.0%	16.5%	\$0	0.0%	16.0%	
	Upper	0	0.0%	\$0	0.0%	37.2%	0	0.0%	45.8%	\$0	0.0%	63.0%	0	0.0%	36.7%	\$0	0.0%	43.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.4%	\$0	0.0%	5.5%	0	0.0%	13.9%	\$0	0.0%	27.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	25.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	37.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	2.3%	\$66	1.1%	25.9%	0	0.0%	6.7%	\$0	0.0%	3.4%	1	6.3%	6.5%	\$66	2.8%	2.9%	
	Moderate	12	27.9%	\$1,283	21.8%	17.8%	8	29.6%	16.0%	\$935	26.2%	11.7%	4	25.0%	12.9%	\$348	14.9%	7.9%	
	Middle	14	32.6%	\$1,779	30.2%	19.1%	11	40.7%	19.8%	\$1,392	39.1%	17.4%	3	18.8%	16.2%	\$387	16.6%	12.8%	
	Upper	16	37.2%	\$2,765	46.9%	37.2%	8	29.6%	40.4%	\$1,237	34.7%	46.5%	8	50.0%	41.9%	\$1,528	65.6%	43.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.1%	\$0	0.0%	21.0%	0	0.0%	22.5%	\$0	0.0%	33.1%	
	Total	43	100.0%	\$5,893	100.0%	100.0%	27	100.0%	100.0%	\$3,564	100.0%	100.0%	16	100.0%	100.0%	\$2,329	100.0%	100.0%	
Small Business	Revenue	Total Businesses					6	50.0%	39.2%	\$990	36.4%	46.2%	3	10.3%	47.6%	\$645	20.6%	53.2%	
		\$1 Million or Less	9	22.0%	\$1,635	28.0%	89.2%							8	27.6%				
		Over \$1 Million	13	31.7%	\$3,818	65.3%	5.7%	5	41.7%					11	37.9%				
		Total Rev. available	22	53.7%	\$5,453	93.3%	94.9%	11	91.7%					18	62.1%				
		Rev. Not Known	19	46.3%	\$390	6.7%	5.1%	1	8.3%										
	Total	41	100.0%	\$5,843	100.0%	100.0%	12	100.0%					29	100.0%					
	Loan Size	\$100,000 or Less	30	73.2%	\$683	11.7%		6	50.0%	83.8%	\$244	9.0%	18.7%	24	82.8%	85.9%	\$439	14.1%	19.8%
		\$100,001 - \$250,000	3	7.3%	\$520	8.9%		2	16.7%	7.1%	\$400	14.7%	16.5%	1	3.4%	5.8%	\$120	3.8%	15.7%
		\$250,001 - \$1 Million	8	19.5%	\$4,640	79.4%		4	33.3%	9.1%	\$2,075	76.3%	64.8%	4	13.8%	8.3%	\$2,565	82.1%	64.5%
		Total	41	100.0%	\$5,843	100.0%		12	100.0%	100.0%	\$2,719	100.0%	100.0%	29	100.0%	100.0%	\$3,124	100.0%	100.0%
Total		41	100.0%	\$5,843	100.0%		12	100.0%	100.0%	\$2,719	100.0%	100.0%	29	100.0%	100.0%	\$3,124	100.0%	100.0%	
Small Farm	Revenue	Total Farms					0	0.0%	66.7%	\$0	0.0%	99.2%	0	0.0%	75.0%	\$0	0.0%	96.6%	
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.1%	0	0.0%					0	0.0%				
		Over \$1 Million	0	0.0%	\$0	0.0%	2.9%	0	0.0%					0	0.0%				
		Not Known	1	100.0%	\$10	100.0%	0.0%	0	0.0%					1	100.0%				
	Total	1	100.0%	\$10	100.0%	100.0%	0	0.0%					1	100.0%					
	Loan Size	\$100,000 or Less	1	100.0%	\$10	100.0%		0	0.0%	66.7%	\$0	0.0%	20.3%	1	100.0%	75.0%	\$10	100.0%	44.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	33.3%	\$0	0.0%	79.7%	0	0.0%	25.0%	\$0	0.0%	56.0%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	1	100.0%	\$10	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: GA Dalton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	6,061	18.6
Moderate-income	4	16.0	4,612	14.1	788	17.1	6,171	18.9
Middle-income	18	72.0	24,387	74.7	1,897	7.8	7,848	24.0
Upper-income	3	12.0	3,651	11.2	197	5.4	12,570	38.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	25	100.0	32,650	100.0	2,882	8.8	32,650	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	7,020	2,644	8.9	37.7	3,961	56.4	415	5.9
Middle-income	32,825	23,562	79.5	71.8	7,513	22.9	1,750	5.3
Upper-income	5,197	3,449	11.6	66.4	1,542	29.7	206	4.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	45,042	29,655	100.0	65.8	13,016	28.9	2,371	5.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,476	29.0	1,239	27.9	149	36.0	88	37.8
Middle-income	2,984	58.6	2,657	59.8	211	51.0	116	49.8
Upper-income	629	12.4	546	12.3	54	13.0	29	12.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,089	100.0	4,442	100.0	414	100.0	233	100.0
Percentage of Total Businesses:			87.3		8.1		4.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	3	3.4	3	3.4	0	0.0	0	0.0
Middle-income	80	90.9	79	90.8	0	0.0	1	100.0
Upper-income	5	5.7	5	5.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	88	100.0	87	100.0	0	.0	1	100.0
Percentage of Total Farms:			98.9		.0		1.1	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Dalton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	75	24.4%	\$5,358	17.7%	8.9%	37	21.3%	13.7%	\$2,774	15.1%	9.9%	38	28.6%	12.4%	\$2,584	21.6%	9.6%
	Middle	196	63.8%	\$19,515	64.5%	79.5%	115	66.1%	73.8%	\$11,935	65.1%	72.9%	81	60.9%	77.1%	\$7,580	63.5%	76.3%
	Upper	36	11.7%	\$5,394	17.8%	11.6%	22	12.6%	12.6%	\$3,613	19.7%	17.3%	14	10.5%	10.5%	\$1,781	14.9%	14.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	307	100.0%	\$30,267	100.0%	100.0%	174	100.0%	100.0%	\$18,322	100.0%	100.0%	133	100.0%	100.0%	\$11,945	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	18	5.8%	\$1,813	3.9%	8.9%	12	6.7%	7.5%	\$1,253	4.6%	6.7%	6	4.4%	6.7%	\$560	2.9%	7.0%
	Middle	239	76.4%	\$33,160	70.9%	79.5%	132	74.2%	79.4%	\$18,397	67.0%	76.6%	107	79.3%	77.2%	\$14,763	76.5%	73.3%
	Upper	56	17.9%	\$11,786	25.2%	11.6%	34	19.1%	13.2%	\$7,803	28.4%	16.7%	22	16.3%	16.1%	\$3,983	20.6%	19.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	313	100.0%	\$46,759	100.0%	100.0%	178	100.0%	100.0%	\$27,453	100.0%	100.0%	135	100.0%	100.0%	\$19,306	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	9.1%	\$15	8.3%	8.9%	0	0.0%	10.5%	\$0	0.0%	6.8%	3	13.0%	9.1%	\$15	11.1%	3.2%
	Middle	26	78.8%	\$144	80.0%	79.5%	8	80.0%	81.6%	\$37	82.2%	85.2%	18	78.3%	78.5%	\$107	79.3%	67.1%
	Upper	4	12.1%	\$21	11.7%	11.6%	2	20.0%	7.9%	\$8	17.8%	7.9%	2	8.7%	12.4%	\$13	9.6%	29.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	33	100.0%	\$180	100.0%	100.0%	10	100.0%	100.0%	\$45	100.0%	100.0%	23	100.0%	100.0%	\$135	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	51.7%	0	0.0%	40.0%	\$0	0.0%	19.1%	0	0.0%	37.5%	\$0	0.0%	42.6%
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	45.0%	\$0	0.0%	70.3%	0	0.0%	56.3%	\$0	0.0%	55.9%
	Upper	0	0.0%	\$0	0.0%	26.7%	0	0.0%	15.0%	\$0	0.0%	10.5%	0	0.0%	6.3%	\$0	0.0%	1.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	96	14.7%	\$7,186	9.3%	8.9%	49	13.5%	10.4%	\$4,027	8.8%	8.3%	47	16.2%	9.4%	\$3,159	10.1%	8.7%
	Middle	461	70.6%	\$52,819	68.4%	79.5%	255	70.4%	76.9%	\$30,369	66.3%	75.1%	206	70.8%	77.1%	\$22,450	71.5%	73.9%
	Upper	96	14.7%	\$17,201	22.3%	11.6%	58	16.0%	12.7%	\$11,424	24.9%	16.6%	38	13.1%	13.5%	\$5,777	18.4%	17.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	653	100.0%	\$77,206	100.0%	100.0%	362	100.0%	100.0%	\$45,820	100.0%	100.0%	291	100.0%	100.0%	\$31,386	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	56	24.6%	\$4,785	15.1%	27.9%	13	22.0%	26.9%	\$1,862	14.4%	26.3%	43	25.4%	25.4%	\$2,923	15.5%	26.9%
	Middle	133	58.3%	\$17,626	55.6%	59.8%	33	55.9%	54.5%	\$5,748	44.6%	56.8%	100	59.2%	57.9%	\$11,878	63.1%	56.5%
	Upper	39	17.1%	\$9,312	29.4%	12.3%	13	22.0%	14.8%	\$5,283	41.0%	16.2%	26	15.4%	13.4%	\$4,029	21.4%	16.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	0.6%	0	0.0%	3.2%	\$0	0.0%	0.3%
Total	228	100.0%	\$31,723	100.0%	100.0%	59	100.0%	100.0%	\$12,893	100.0%	100.0%	169	100.0%	100.0%	\$18,830	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.4%	0	0.0%	5.3%	\$0	0.0%	1.2%	0	0.0%	10.0%	\$0	0.0%	6.1%
	Middle	1	100.0%	\$183	100.0%	90.8%	0	0.0%	78.9%	\$0	0.0%	63.4%	1	100.0%	80.0%	\$183	100.0%	83.6%
	Upper	0	0.0%	\$0	0.0%	5.7%	0	0.0%	15.8%	\$0	0.0%	35.4%	0	0.0%	10.0%	\$0	0.0%	10.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$183	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$183	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Dalton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank		Agg	Bank		Agg		Bank		Agg			
		#	%	\$(000s)	\$ %	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	85	27.7%	\$5,868	19.4%	18.6%	51	29.3%	21.5%	\$3,741	20.4%	14.9%	34	25.6%	14.4%	\$2,127	17.8%	9.6%	
	Moderate	119	38.8%	\$9,865	32.6%	18.9%	68	39.1%	32.8%	\$6,173	33.7%	27.1%	51	38.3%	31.4%	\$3,692	30.9%	26.0%	
	Middle	58	18.9%	\$6,587	21.8%	24.0%	31	17.8%	19.2%	\$3,613	19.7%	20.8%	27	20.3%	19.3%	\$2,974	24.9%	21.1%	
	Upper	41	13.4%	\$7,547	24.9%	38.5%	24	13.8%	17.8%	\$4,795	26.2%	27.5%	17	12.8%	16.3%	\$2,752	23.0%	22.9%	
	Unknown	4	1.3%	\$400	1.3%	0.0%	0	0.0%	8.7%	\$0	0.0%	9.6%	4	3.0%	18.7%	\$400	3.3%	20.3%	
	Total	307	100.0%	\$30,267	100.0%	100.0%	174	100.0%	100.0%	\$18,322	100.0%	100.0%	133	100.0%	100.0%	\$11,945	100.0%	100.0%	
REFINANCE	Low	24	7.7%	\$1,432	3.1%	18.6%	15	8.4%	7.6%	\$834	3.0%	4.3%	9	6.7%	5.7%	\$598	3.1%	3.2%	
	Moderate	69	22.0%	\$6,682	14.3%	18.9%	45	25.3%	15.0%	\$4,167	15.2%	9.9%	24	17.8%	14.9%	\$2,515	13.0%	10.8%	
	Middle	65	20.8%	\$7,557	16.2%	24.0%	31	17.4%	19.9%	\$4,011	14.6%	17.8%	34	25.2%	19.1%	\$3,546	18.4%	14.9%	
	Upper	152	48.6%	\$30,613	65.5%	38.5%	86	48.3%	37.8%	\$18,284	66.6%	45.8%	66	48.9%	38.6%	\$12,329	63.9%	47.0%	
	Unknown	3	1.0%	\$475	1.0%	0.0%	1	0.6%	19.7%	\$157	0.6%	22.3%	2	1.5%	21.7%	\$318	1.6%	24.0%	
	Total	313	100.0%	\$46,759	100.0%	100.0%	178	100.0%	100.0%	\$27,453	100.0%	100.0%	135	100.0%	100.0%	\$19,306	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	12.1%	\$19	10.6%	18.6%	2	20.0%	21.9%	\$10	22.2%	9.3%	2	8.7%	12.4%	\$9	6.7%	4.8%	
	Moderate	11	33.3%	\$51	28.3%	18.9%	2	20.0%	28.9%	\$7	15.6%	25.4%	9	39.1%	24.0%	\$44	32.6%	7.2%	
	Middle	9	27.3%	\$40	22.2%	24.0%	4	40.0%	22.8%	\$20	44.4%	25.3%	5	21.7%	26.4%	\$20	14.8%	17.6%	
	Upper	9	27.3%	\$70	38.9%	38.5%	2	20.0%	23.7%	\$8	17.8%	34.7%	7	30.4%	36.4%	\$62	45.9%	66.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	5.3%	0	0.0%	0.8%	\$0	0.0%	3.7%	
	Total	33	100.0%	\$180	100.0%	100.0%	10	100.0%	100.0%	\$45	100.0%	100.0%	23	100.0%	100.0%	\$135	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	24.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	113	17.3%	\$7,319	9.5%	18.6%	68	18.8%	14.0%	\$4,585	10.0%	8.1%	45	15.5%	9.6%	\$2,734	8.7%	5.5%	
	Moderate	199	30.5%	\$16,598	21.5%	18.9%	115	31.8%	22.9%	\$10,347	22.6%	16.1%	84	28.9%	22.1%	\$6,251	19.9%	16.0%	
	Middle	132	20.2%	\$14,184	18.4%	24.0%	66	18.2%	19.6%	\$7,644	16.7%	18.4%	66	22.7%	19.4%	\$6,540	20.8%	16.9%	
	Upper	202	30.9%	\$38,230	49.5%	38.5%	112	30.9%	28.6%	\$23,087	50.4%	37.7%	90	30.9%	29.0%	\$15,143	48.2%	37.5%	
	Unknown	7	1.1%	\$875	1.1%	0.0%	1	0.3%	14.9%	\$157	0.3%	19.8%	6	2.1%	19.9%	\$718	2.3%	24.1%	
	Total	653	100.0%	\$77,206	100.0%	100.0%	362	100.0%	100.0%	\$45,820	100.0%	100.0%	291	100.0%	100.0%	\$31,386	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	48	21.1%	\$6,320	19.9%	87.3%	23	39.0%	37.6%	\$2,073	16.1%	45.8%	25	14.8%	42.6%	\$4,247	22.6%	44.6%
		Over \$1 Million	55	24.1%	\$21,321	67.2%	8.1%	27	45.8%				28	16.6%					
		Total Rev. available	103	45.2%	\$27,641	87.1%	95.4%	50	84.8%				53	31.4%					
		Rev. Not Known	125	54.8%	\$4,082	12.9%	4.6%	9	15.3%				116	68.6%					
	Total	228	100.0%	\$31,723	100.0%	100.0%	59	100.0%	100.0%				169	100.0%	100.0%				
	Loan Size	\$100,000 or Less	171	75.0%	\$5,093	16.1%		38	64.4%	83.8%	\$1,931	15.0%	18.5%	133	78.7%	86.1%	\$3,162	16.8%	20.4%
		\$100,001 - \$250,000	14	6.1%	\$2,663	8.4%		4	6.8%	7.0%	\$651	5.0%	16.2%	10	5.9%	5.7%	\$2,012	10.7%	15.1%
		\$250,001 - \$1 Million	43	18.9%	\$23,967	75.6%		17	28.8%	9.2%	\$10,311	80.0%	65.4%	26	15.4%	8.2%	\$13,656	72.5%	64.4%
		Total	228	100.0%	\$31,723	100.0%	100.0%	59	100.0%	100.0%	\$12,893	100.0%	100.0%	169	100.0%	100.0%	\$18,830	100.0%	100.0%
Small Farm		Revenue	Total Farms																
	\$1 Million or Less		1	100.0%	\$183	100.0%	98.9%	0	0.0%	89.5%	\$0	0.0%	68.0%	1	100.0%	70.0%	\$183	100.0%	90.1%
	Over \$1 Million		0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
	Not Known		0	0.0%	\$0	0.0%	1.1%	0	0.0%				0	0.0%					
	Total	1	100.0%	\$183	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$183	100.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	84.2%	\$0	0.0%	30.6%	0	0.0%	80.0%	\$0	0.0%	30.0%
		\$100,001 - \$250,000	1	100.0%	\$183	100.0%		0	0.0%	5.3%	\$0	0.0%	11.4%	1	100.0%	20.0%	\$183	100.0%	70.0%
Total		1	100.0%	\$183	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$183	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: GA Gainesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	6,740	18.6
Moderate-income	3	13.6	3,635	10.0	818	22.5	6,803	18.8
Middle-income	16	72.7	27,662	76.3	2,089	7.6	8,811	24.3
Upper-income	3	13.6	4,948	13.7	163	3.3	13,891	38.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	22	100.0	36,245	100.0	3,070	8.5	36,245	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	5,631	1,745	5.2	31.0	3,569	63.4	317	5.6
Middle-income	38,781	26,595	79.0	68.6	9,391	24.2	2,795	7.2
Upper-income	6,634	5,341	15.9	80.5	740	11.2	553	8.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	51,046	33,681	100.0	66.0	13,700	26.8	3,665	7.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,561	18.5	1,296	17.1	159	30.7	106	32.2
Middle-income	5,668	67.3	5,151	68.0	318	61.4	199	60.5
Upper-income	1,188	14.1	1,123	14.8	41	7.9	24	7.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,417	100.0	7,570	100.0	518	100.0	329	100.0
Percentage of Total Businesses:			89.9		6.2		3.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	4	3.7	3	2.8	1	50.0	0	0.0
Middle-income	97	89.0	96	89.7	1	50.0	0	0.0
Upper-income	8	7.3	8	7.5	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	109	100.0	107	100.0	2	100.0	0	.0
Percentage of Total Farms:			98.2		1.8		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Gainesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	1.9%	\$64	0.7%	5.2%	0	0.0%	4.0%	\$0	0.0%	3.1%	1	3.1%	4.8%	\$64	1.5%	3.7%
	Middle	45	84.9%	\$8,346	90.4%	79.0%	20	95.2%	73.6%	\$4,841	97.9%	72.0%	25	78.1%	76.3%	\$3,505	81.8%	74.8%
	Upper	7	13.2%	\$822	8.9%	15.9%	1	4.8%	22.3%	\$105	2.1%	24.9%	6	18.8%	18.9%	\$717	16.7%	21.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	53	100.0%	\$9,232	100.0%	100.0%	21	100.0%	100.0%	\$4,946	100.0%	100.0%	32	100.0%	100.0%	\$4,286	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	2.9%	\$1,124	2.8%	5.2%	5	3.1%	1.9%	\$633	2.8%	1.6%	3	2.7%	2.5%	\$491	2.8%	1.9%
	Middle	235	86.1%	\$35,391	88.6%	79.0%	138	85.2%	74.4%	\$19,822	88.3%	74.0%	97	87.4%	75.8%	\$15,569	89.0%	75.8%
	Upper	30	11.0%	\$3,421	8.6%	15.9%	19	11.7%	23.7%	\$1,993	8.9%	24.4%	11	9.9%	21.6%	\$1,428	8.2%	22.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	273	100.0%	\$39,936	100.0%	100.0%	162	100.0%	100.0%	\$22,448	100.0%	100.0%	111	100.0%	100.0%	\$17,488	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	16.1%	\$20	7.5%	5.2%	3	20.0%	10.9%	\$11	6.7%	5.9%	2	12.5%	7.5%	\$9	8.7%	1.7%
	Middle	22	71.0%	\$127	47.6%	79.0%	9	60.0%	70.9%	\$43	26.2%	72.3%	13	81.3%	84.1%	\$84	81.6%	89.1%
	Upper	4	12.9%	\$120	44.9%	15.9%	3	20.0%	18.2%	\$110	67.1%	21.8%	1	6.3%	8.4%	\$10	9.7%	9.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	31	100.0%	\$267	100.0%	100.0%	15	100.0%	100.0%	\$164	100.0%	100.0%	16	100.0%	100.0%	\$103	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	34.7%	0	0.0%	66.7%	\$0	0.0%	79.2%	0	0.0%	13.3%	\$0	0.0%	24.3%
	Middle	0	0.0%	\$0	0.0%	63.5%	0	0.0%	33.3%	\$0	0.0%	20.8%	0	0.0%	80.0%	\$0	0.0%	73.5%
	Upper	0	0.0%	\$0	0.0%	1.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	2.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	14	3.9%	\$1,208	2.4%	5.2%	8	4.0%	3.0%	\$644	2.3%	2.6%	6	3.8%	3.6%	\$564	2.6%	2.8%
	Middle	302	84.6%	\$43,864	88.7%	79.0%	167	84.3%	74.0%	\$24,706	89.7%	73.0%	135	84.9%	76.2%	\$19,158	87.6%	75.5%
	Upper	41	11.5%	\$4,363	8.8%	15.9%	23	11.6%	23.1%	\$2,208	8.0%	24.4%	18	11.3%	20.2%	\$2,155	9.9%	21.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	357	100.0%	\$49,435	100.0%	100.0%	198	100.0%	100.0%	\$27,558	100.0%	100.0%	159	100.0%	100.0%	\$21,877	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	85	19.1%	\$5,988	16.0%	17.1%	10	11.9%	15.8%	\$2,814	15.0%	20.6%	75	20.8%	16.4%	\$3,174	17.0%	22.1%
	Middle	337	75.7%	\$30,197	80.5%	68.0%	69	82.1%	68.2%	\$15,508	82.5%	69.5%	268	74.2%	67.3%	\$14,689	78.5%	65.0%
	Upper	23	5.2%	\$1,317	3.5%	14.8%	5	6.0%	13.0%	\$474	2.5%	9.1%	18	5.0%	13.4%	\$843	4.5%	11.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	0.9%	0	0.0%	3.0%	\$0	0.0%	1.2%
Total	445	100.0%	\$37,502	100.0%	100.0%	84	100.0%	100.0%	\$18,796	100.0%	100.0%	361	100.0%	100.0%	\$18,706	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	13	92.9%	\$939	98.3%	89.7%	1	100.0%	100.0%	\$184	100.0%	100.0%	12	92.3%	92.6%	\$755	97.9%	94.5%
	Upper	1	7.1%	\$16	1.7%	7.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	7.7%	7.4%	\$16	2.1%	5.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	14	100.0%	\$955	100.0%	100.0%	1	100.0%	100.0%	\$184	100.0%	100.0%	13	100.0%	100.0%	\$771	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Gainesville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$(000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg \$ %			
HOME PURCHASE	Low	11	20.8%	\$1,006	10.9%	18.6%	5	23.8%	17.9%	\$607	12.3%	9.9%	6	18.8%	18.4%	\$399	9.3%	9.4%	
	Moderate	10	18.9%	\$1,102	11.9%	18.8%	5	23.8%	24.8%	\$637	12.9%	17.9%	5	15.6%	22.3%	\$465	10.8%	16.2%	
	Middle	16	30.2%	\$1,993	21.6%	24.3%	4	19.0%	18.3%	\$591	11.9%	16.4%	12	37.5%	16.2%	\$1,402	32.7%	15.5%	
	Upper	16	30.2%	\$5,131	55.6%	38.3%	7	33.3%	30.9%	\$3,111	62.9%	47.7%	9	28.1%	29.7%	\$2,020	47.1%	45.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.0%	\$0	0.0%	8.2%	0	0.0%	13.3%	\$0	0.0%	13.1%	
	Total	53	100.0%	\$9,232	100.0%	100.0%	21	100.0%	100.0%	\$4,946	100.0%	100.0%	32	100.0%	100.0%	\$4,286	100.0%	100.0%	
REFINANCE	Low	35	12.8%	\$2,557	6.4%	18.6%	23	14.2%	6.2%	\$1,708	7.6%	3.1%	12	10.8%	5.5%	\$849	4.9%	2.8%	
	Moderate	40	14.7%	\$4,880	12.2%	18.8%	27	16.7%	13.2%	\$3,233	14.4%	8.7%	13	11.7%	12.5%	\$1,647	9.4%	8.4%	
	Middle	76	27.8%	\$9,998	25.0%	24.3%	42	25.9%	20.1%	\$5,028	22.4%	16.1%	34	30.6%	18.5%	\$4,970	28.4%	14.9%	
	Upper	116	42.5%	\$21,476	53.8%	38.3%	67	41.4%	42.9%	\$12,149	54.1%	54.5%	49	44.1%	41.0%	\$9,327	53.3%	52.8%	
	Unknown	6	2.2%	\$1,025	2.6%	0.0%	3	1.9%	17.6%	\$330	1.5%	17.6%	3	2.7%	22.5%	\$695	4.0%	21.1%	
	Total	273	100.0%	\$39,936	100.0%	100.0%	162	100.0%	100.0%	\$22,448	100.0%	100.0%	111	100.0%	100.0%	\$17,488	100.0%	100.0%	
HOME IMPROVEMENT	Low	11	35.5%	\$75	28.1%	18.6%	6	40.0%	15.5%	\$53	32.3%	3.2%	5	31.3%	19.6%	\$22	21.4%	4.7%	
	Moderate	6	19.4%	\$30	11.2%	18.8%	4	26.7%	25.5%	\$16	9.8%	14.6%	2	12.5%	20.6%	\$14	13.6%	5.3%	
	Middle	8	25.8%	\$56	21.0%	24.3%	2	13.3%	13.6%	\$7	4.3%	9.3%	6	37.5%	21.5%	\$49	47.6%	16.0%	
	Upper	5	16.1%	\$101	37.8%	38.3%	3	20.0%	36.4%	\$88	53.7%	63.9%	2	12.5%	29.9%	\$13	12.6%	61.9%	
	Unknown	1	3.2%	\$5	1.9%	0.0%	0	0.0%	9.1%	\$0	0.0%	9.0%	1	6.3%	8.4%	\$5	4.9%	12.1%	
	Total	31	100.0%	\$267	100.0%	100.0%	15	100.0%	100.0%	\$164	100.0%	100.0%	16	100.0%	100.0%	\$103	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	24.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	38.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	57	16.0%	\$3,638	7.4%	18.6%	34	17.2%	10.8%	\$2,368	8.6%	5.5%	23	14.5%	11.0%	\$1,270	5.8%	5.2%	
	Moderate	56	15.7%	\$6,012	12.2%	18.8%	36	18.2%	17.9%	\$3,886	14.1%	12.0%	20	12.6%	16.6%	\$2,126	9.7%	11.1%	
	Middle	100	28.0%	\$12,047	24.4%	24.3%	48	24.2%	19.2%	\$5,626	20.4%	16.1%	52	32.7%	17.6%	\$6,421	29.4%	15.0%	
	Upper	137	38.4%	\$26,708	54.0%	38.3%	77	38.9%	38.1%	\$15,348	55.7%	51.9%	60	37.7%	36.1%	\$11,360	51.9%	49.8%	
	Unknown	7	2.0%	\$1,030	2.1%	0.0%	3	1.5%	13.9%	\$330	1.2%	14.5%	4	2.5%	18.7%	\$700	3.2%	19.0%	
	Total	357	100.0%	\$49,435	100.0%	100.0%	198	100.0%	100.0%	\$27,558	100.0%	100.0%	159	100.0%	100.0%	\$21,877	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	89	20.0%	\$13,497	36.0%	89.9%	46	54.8%	37.8%	\$8,881	47.2%	55.4%	43	11.9%	42.5%	\$4,616	24.7%	50.0%
		Over \$1 Million	56	12.6%	\$17,159	45.8%	6.2%	30	35.7%					26	7.2%				
		Total Rev. available	145	32.6%	\$30,656	81.8%	96.1%	76	90.5%					69	19.1%				
		Rev. Not Known	300	67.4%	\$6,846	18.3%	3.9%	8	9.5%					292	80.9%				
	Total	445	100.0%	\$37,502	100.0%	100.0%	84	100.0%					361	100.0%					
	Loan Size	\$100,000 or Less	369	82.9%	\$8,039	21.4%		46	54.8%	86.2%	\$2,163	11.5%	17.6%	323	89.5%	89.1%	\$5,876	31.4%	23.1%
		\$100,001 - \$250,000	33	7.4%	\$5,705	15.2%		13	15.5%	5.5%	\$2,166	11.5%	14.0%	20	5.5%	4.8%	\$3,539	18.9%	16.1%
		\$250,001 - \$1 Million	43	9.7%	\$23,758	63.4%		25	29.8%	8.4%	\$14,467	77.0%	68.5%	18	5.0%	6.0%	\$9,291	49.7%	60.8%
		Total	445	100.0%	\$37,502	100.0%		84	100.0%	100.0%	\$18,796	100.0%	100.0%	361	100.0%	100.0%	\$18,706	100.0%	100.0%
Total		445	100.0%	\$37,502	100.0%		84	100.0%	100.0%	\$18,796	100.0%	100.0%	361	100.0%	100.0%	\$18,706	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	3	21.4%	\$468	49.0%	98.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	3	23.1%	40.7%	\$468	60.7%	57.5%
		Over \$1 Million	2	14.3%	\$368	38.5%	1.8%	1	100.0%					1	7.7%				
		Not Known	9	64.3%	\$119	12.5%	0.0%	0	0.0%					9	69.2%				
	Total	14	100.0%	\$955	100.0%	100.0%	1	100.0%					13	100.0%					
	Loan Size	\$100,000 or Less	9	64.3%	\$119	12.5%		0	0.0%	55.6%	\$0	0.0%	2.7%	9	69.2%	66.7%	\$119	15.4%	16.9%
		\$100,001 - \$250,000	5	35.7%	\$836	87.5%		1	100.0%	22.2%	\$184	100.0%	35.5%	4	30.8%	29.6%	\$652	84.6%	69.3%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	22.2%	\$0	0.0%	61.8%	0	0.0%	3.7%	\$0	0.0%	13.8%
		Total	14	100.0%	\$955	100.0%		1	100.0%	100.0%	\$184	100.0%	100.0%	13	100.0%	100.0%	\$771	100.0%	100.0%
		Total	14	100.0%	\$955	100.0%		1	100.0%	100.0%	\$184	100.0%	100.0%	13	100.0%	100.0%	\$771	100.0%	100.0%
Total		14	100.0%	\$955	100.0%		1	100.0%	100.0%	\$184	100.0%	100.0%	13	100.0%	100.0%	\$771	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: GA Jefferson-Jenkins

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	2,047	30.0	
Moderate-income	3	50.0	4,060	59.4	893	22.0	1,295	19.0	
Middle-income	3	50.0	2,771	40.6	493	17.8	1,214	17.8	
Upper-income	0	0.0	0	0.0	0	0.0	2,275	33.3	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	6	100.0	6,831	100.0	1,386	20.3	6,831	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	6,776	4,132	59.6	61.0	1,673	24.7	971	14.3	
Middle-income	4,352	2,801	40.4	64.4	947	21.8	604	13.9	
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	11,128	6,933	100.0	62.3	2,620	23.5	1,575	14.2	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	528	57.5	467	56.5	34	72.3	27	61.4	
Middle-income	390	42.5	360	43.5	13	27.7	17	38.6	
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	918	100.0	827	100.0	47	100.0	44	100.0	
Percentage of Total Businesses:			90.1		5.1		4.8		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	56	58.3	55	58.5	1	50.0	0	0.0	
Middle-income	40	41.7	39	41.5	1	50.0	0	0.0	
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	96	100.0	94	100.0	2	100.0	0	.0	
Percentage of Total Farms:			97.9		2.1		.0		

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Jefferson-Jenkins

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	12	54.5%	\$1,146	50.7%	59.6%	4	44.4%	67.7%	\$388	41.5%	65.0%	8	61.5%	52.5%	\$758	57.2%	51.7%
	Middle	10	45.5%	\$1,113	49.3%	40.4%	5	55.6%	30.1%	\$546	58.5%	34.4%	5	38.5%	47.5%	\$567	42.8%	48.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.2%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	22	100.0%	\$2,259	100.0%	100.0%	9	100.0%	100.0%	\$934	100.0%	100.0%	13	100.0%	100.0%	\$1,325	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	44	58.7%	\$4,045	56.4%	59.6%	29	56.9%	57.3%	\$2,489	55.6%	46.2%	15	62.5%	61.3%	\$1,556	57.8%	56.4%
	Middle	31	41.3%	\$3,126	43.6%	40.4%	22	43.1%	42.7%	\$1,991	44.4%	53.8%	9	37.5%	38.7%	\$1,135	42.2%	43.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	75	100.0%	\$7,171	100.0%	100.0%	51	100.0%	100.0%	\$4,480	100.0%	100.0%	24	100.0%	100.0%	\$2,691	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	22	64.7%	\$192	77.4%	59.6%	9	60.0%	73.6%	\$67	68.4%	92.0%	13	68.4%	60.5%	\$125	83.3%	47.9%
	Middle	12	35.3%	\$56	22.6%	40.4%	6	40.0%	26.4%	\$31	31.6%	8.0%	6	31.6%	39.5%	\$25	16.7%	52.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	34	100.0%	\$248	100.0%	100.0%	15	100.0%	100.0%	\$98	100.0%	100.0%	19	100.0%	100.0%	\$150	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	85.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	14.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	78	59.5%	\$5,383	55.6%	59.6%	42	56.0%	63.4%	\$2,944	53.4%	53.9%	36	64.3%	57.6%	\$2,439	58.5%	54.4%
	Middle	53	40.5%	\$4,295	44.4%	40.4%	33	44.0%	36.0%	\$2,568	46.6%	45.9%	20	35.7%	42.4%	\$1,727	41.5%	45.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	131	100.0%	\$9,678	100.0%	100.0%	75	100.0%	100.0%	\$5,512	100.0%	100.0%	56	100.0%	100.0%	\$4,166	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	37	60.7%	\$3,040	77.0%	56.5%	13	68.4%	57.8%	\$1,979	83.2%	55.4%	24	57.1%	51.0%	\$1,061	67.5%	41.4%
	Middle	21	34.4%	\$858	21.7%	43.5%	6	31.6%	35.5%	\$399	16.8%	43.4%	15	35.7%	39.9%	\$459	29.2%	57.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	3	4.9%	\$52	1.3%		0	0.0%	6.8%	\$0	0.0%	1.2%	3	7.1%	9.1%	\$52	3.3%	1.2%
	Total	61	100.0%	\$3,950	100.0%	100.0%	19	100.0%	100.0%	\$2,378	100.0%	100.0%	42	100.0%	100.0%	\$1,572	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	50.0%	\$1,074	57.6%	58.5%	2	40.0%	39.3%	\$625	66.1%	51.1%	4	57.1%	41.3%	\$449	48.9%	40.6%
	Middle	6	50.0%	\$790	42.4%	41.5%	3	60.0%	60.0%	\$320	33.9%	48.9%	3	42.9%	56.7%	\$470	51.1%	59.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	0.5%
	Total	12	100.0%	\$1,864	100.0%	100.0%	5	100.0%	100.0%	\$945	100.0%	100.0%	7	100.0%	100.0%	\$919	100.0%	100.0%

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Jefferson-Jenkins

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank	Agg	Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %	#			%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	3	13.6%	\$242	10.7%	30.0%	2	22.2%	6.5%	\$160	17.1%	3.1%	1	7.7%	10.9%	\$82	6.2%	6.7%	
	Moderate	6	27.3%	\$350	15.5%	19.0%	2	22.2%	28.0%	\$128	13.7%	22.9%	4	30.8%	23.8%	\$222	16.8%	19.5%	
	Middle	4	18.2%	\$375	16.6%	17.8%	2	22.2%	28.0%	\$180	19.3%	26.2%	2	15.4%	21.8%	\$195	14.7%	20.9%	
	Upper	9	40.9%	\$1,292	57.2%	33.3%	3	33.3%	30.1%	\$466	49.9%	40.2%	6	46.2%	23.8%	\$826	62.3%	33.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.5%	\$0	0.0%	7.7%	0	0.0%	19.8%	\$0	0.0%	19.3%	
	Total	22	100.0%	\$2,259	100.0%	100.0%	9	100.0%	100.0%	\$934	100.0%	100.0%	13	100.0%	100.0%	\$1,325	100.0%	100.0%	
REFINANCE	Low	3	4.0%	\$104	1.5%	30.0%	0	0.0%	2.7%	\$0	0.0%	1.5%	3	12.5%	4.5%	\$104	3.9%	1.4%	
	Moderate	15	20.0%	\$851	11.9%	19.0%	10	19.6%	12.4%	\$542	12.1%	6.6%	5	20.8%	14.4%	\$309	11.5%	7.7%	
	Middle	16	21.3%	\$1,261	17.6%	17.8%	14	27.5%	23.8%	\$1,118	25.0%	21.3%	2	8.3%	8.1%	\$143	5.3%	6.2%	
	Upper	39	52.0%	\$4,778	66.6%	33.3%	26	51.0%	44.9%	\$2,715	60.6%	42.6%	13	54.2%	50.5%	\$2,063	76.7%	61.3%	
	Unknown	2	2.7%	\$177	2.5%	0.0%	1	2.0%	16.2%	\$105	2.3%	28.0%	1	4.2%	22.5%	\$72	2.7%	23.4%	
	Total	75	100.0%	\$7,171	100.0%	100.0%	51	100.0%	100.0%	\$4,480	100.0%	100.0%	24	100.0%	100.0%	\$2,691	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	11.8%	\$17	6.9%	30.0%	1	6.7%	18.1%	\$6	6.1%	3.6%	3	15.8%	16.3%	\$11	7.3%	8.1%	
	Moderate	9	26.5%	\$41	16.5%	19.0%	5	33.3%	29.2%	\$26	26.5%	11.2%	4	21.1%	25.6%	\$15	10.0%	29.7%	
	Middle	5	14.7%	\$20	8.1%	17.8%	1	6.7%	16.7%	\$4	4.1%	10.3%	4	21.1%	16.3%	\$16	10.7%	13.5%	
	Upper	15	44.1%	\$159	64.1%	33.3%	8	53.3%	29.2%	\$62	63.3%	60.5%	7	36.8%	34.9%	\$97	64.7%	41.7%	
	Unknown	1	2.9%	\$11	4.4%	0.0%	0	0.0%	6.9%	\$0	0.0%	14.4%	1	5.3%	7.0%	\$11	7.3%	7.1%	
	Total	34	100.0%	\$248	100.0%	100.0%	15	100.0%	100.0%	\$98	100.0%	100.0%	19	100.0%	100.0%	\$150	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	30.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	33.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	10	7.6%	\$363	3.8%	30.0%	3	4.0%	6.9%	\$166	3.0%	2.0%	7	12.5%	9.0%	\$197	4.7%	3.6%	
	Moderate	30	22.9%	\$1,242	12.8%	19.0%	17	22.7%	20.0%	\$696	12.6%	11.2%	13	23.2%	20.0%	\$546	13.1%	12.7%	
	Middle	25	19.1%	\$1,656	17.1%	17.8%	17	22.7%	23.4%	\$1,302	23.6%	21.9%	8	14.3%	14.9%	\$354	8.5%	12.0%	
	Upper	63	48.1%	\$6,229	64.4%	33.3%	37	49.3%	37.7%	\$3,243	58.8%	43.1%	26	46.4%	37.3%	\$2,986	71.7%	50.2%	
	Unknown	3	2.3%	\$188	1.9%	0.0%	1	1.3%	12.0%	\$105	1.9%	21.8%	2	3.6%	18.8%	\$83	2.0%	21.5%	
	Total	131	100.0%	\$9,678	100.0%	100.0%	75	100.0%	100.0%	\$5,512	100.0%	100.0%	56	100.0%	100.0%	\$4,166	100.0%	100.0%	
Small Business	Revenue	Total Businesses					9	47.4%	60.2%	\$238	10.0%	58.0%	10	23.8%	41.2%	\$392	24.9%	55.7%	
		\$1 Million or Less	19	31.1%	\$630	15.9%	90.1%	6	9.8%	\$1,548	39.2%	5.1%	3	7.1%					
		Over \$1 Million	6	9.8%	\$1,548	39.2%	5.1%	3	15.8%										
		Total Rev. available	25	40.9%	\$2,178	55.1%	95.2%	12	63.2%										
		Rev. Not Known	36	59.0%	\$1,772	44.9%	4.8%	7	36.8%										
	Total	61	100.0%	\$3,950	100.0%	100.0%	19	100.0%					42	100.0%					
	Loan Size	\$100,000 or Less	51	83.6%	\$1,090	27.6%		14	73.7%	89.6%	\$291	12.2%	32.1%	37	88.1%	88.1%	\$799	50.8%	29.6%
		\$100,001 - \$250,000	7	11.5%	\$1,069	27.1%		2	10.5%	5.6%	\$296	12.4%	18.4%	5	11.9%	7.0%	\$773	49.2%	24.7%
		\$250,001 - \$1 Million	3	4.9%	\$1,791	45.3%		3	15.8%	4.8%	\$1,791	75.3%	49.5%	0	0.0%	4.9%	\$0	0.0%	45.7%
		Total	61	100.0%	\$3,950	100.0%		19	100.0%	100.0%	\$2,378	100.0%	100.0%	42	100.0%	100.0%	\$1,572	100.0%	100.0%
Total		61	100.0%	\$3,950	100.0%		19	100.0%	100.0%	\$2,378	100.0%	100.0%	42	100.0%	100.0%	\$1,572	100.0%	100.0%	
Small Farm	Revenue	Total Farms					4	80.0%	82.2%	\$620	65.6%	77.2%	5	71.4%	77.9%	\$686	74.6%	77.5%	
		\$1 Million or Less	9	75.0%	\$1,306	70.1%	97.9%	2	16.7%	\$538	28.9%	2.1%	1	14.3%					
		Over \$1 Million	2	16.7%	\$538	28.9%	2.1%	1	20.0%										
		Not Known	1	8.3%	\$20	1.1%	0.0%	0	0.0%										
	Total	12	100.0%	\$1,864	100.0%	100.0%	5	100.0%					7	100.0%					
	Loan Size	\$100,000 or Less	6	50.0%	\$262	14.1%		2	40.0%	75.6%	\$156	16.5%	33.1%	4	57.1%	67.3%	\$106	11.5%	21.9%
		\$100,001 - \$250,000	3	25.0%	\$627	33.6%		1	20.0%	14.8%	\$164	17.4%	28.8%	2	28.6%	21.2%	\$463	50.4%	38.5%
		\$250,001 - \$500,000	3	25.0%	\$975	52.3%		2	40.0%	9.6%	\$625	66.1%	38.1%	1	14.3%	11.5%	\$350	38.1%	39.6%
		Total	12	100.0%	\$1,864	100.0%		5	100.0%	100.0%	\$945	100.0%	100.0%	7	100.0%	100.0%	\$919	100.0%	100.0%
		Total	12	100.0%	\$1,864	100.0%		5	100.0%	100.0%	\$945	100.0%	100.0%	7	100.0%	100.0%	\$919	100.0%	100.0%
Total		12	100.0%	\$1,864	100.0%		5	100.0%	100.0%	\$945	100.0%	100.0%	7	100.0%	100.0%	\$919	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: GA Morgan-Elbert-Wilkes

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	2,807	21.3	
Moderate-income	0	0.0	0	0.0	0	0.0	2,121	16.1	
Middle-income	9	75.0	10,937	83.1	1,461	13.4	2,783	21.2	
Upper-income	3	25.0	2,220	16.9	162	7.3	5,446	41.4	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	12	100.0	13,157	100.0	1,623	12.3	13,157	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0	
Middle-income	17,215	11,365	83.3	66.0	3,752	21.8	2,098	12.2	
Upper-income	3,071	2,284	16.7	74.4	475	15.5	312	10.2	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	20,286	13,649	100.0	67.3	4,227	20.8	2,410	11.9	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	2,359	86.2	2,125	85.5	114	92.7	120	93.0	
Upper-income	379	13.8	361	14.5	9	7.3	9	7.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	2,738	100.0	2,486	100.0	123	100.0	129	100.0	
Percentage of Total Businesses:			90.8		4.5		4.7		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	137	77.4	132	76.7	4	100.0	1	100.0	
Upper-income	40	22.6	40	23.3	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	177	100.0	172	100.0	4	100.0	1	100.0	
Percentage of Total Farms:			97.2		2.3		.6		

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Morgan-Elbert-Wilkes

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	22	95.7%	\$2,659	91.6%	83.3%	10	100.0%	72.2%	\$1,369	100.0%	66.9%	12	92.3%	65.3%	\$1,290	84.0%	58.5%
	Upper	1	4.3%	\$245	8.4%	16.7%	0	0.0%	27.4%	\$0	0.0%	32.9%	1	7.7%	34.7%	\$245	16.0%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$2,904	100.0%	100.0%	10	100.0%	100.0%	\$1,369	100.0%	100.0%	13	100.0%	100.0%	\$1,535	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	101	89.4%	\$13,429	89.8%	83.3%	59	86.8%	73.5%	\$8,114	86.2%	68.2%	42	93.3%	76.4%	\$5,315	96.0%	71.0%
	Upper	12	10.6%	\$1,526	10.2%	16.7%	9	13.2%	26.5%	\$1,303	13.8%	31.8%	3	6.7%	23.4%	\$223	4.0%	28.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.4%
	Total	113	100.0%	\$14,955	100.0%	100.0%	68	100.0%	100.0%	\$9,417	100.0%	100.0%	45	100.0%	100.0%	\$5,538	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	10	76.9%	\$52	82.5%	83.3%	6	85.7%	78.4%	\$34	91.9%	52.9%	4	66.7%	74.5%	\$18	69.2%	76.7%
	Upper	3	23.1%	\$11	17.5%	16.7%	1	14.3%	21.6%	\$3	8.1%	47.1%	2	33.3%	25.5%	\$8	30.8%	23.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$63	100.0%	100.0%	7	100.0%	100.0%	\$37	100.0%	100.0%	6	100.0%	100.0%	\$26	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	97.8%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	2.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	133	89.3%	\$16,140	90.1%	83.3%	75	88.2%	73.4%	\$9,517	87.9%	68.1%	58	90.6%	73.7%	\$6,623	93.3%	68.5%
	Upper	16	10.7%	\$1,782	9.9%	16.7%	10	11.8%	26.5%	\$1,306	12.1%	31.9%	6	9.4%	26.1%	\$476	6.7%	31.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.3%
	Total	149	100.0%	\$17,922	100.0%	100.0%	85	100.0%	100.0%	\$10,823	100.0%	100.0%	64	100.0%	100.0%	\$7,099	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	119	90.2%	\$4,064	90.7%	85.5%	26	96.3%	74.9%	\$1,121	97.1%	79.1%	93	88.6%	75.2%	\$2,943	88.5%	69.4%
	Upper	10	7.6%	\$390	8.7%	14.5%	1	3.7%	18.1%	\$33	2.9%	17.5%	9	8.6%	20.8%	\$357	10.7%	28.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	3	2.3%	\$26	0.6%		0	0.0%	6.9%	\$0	0.0%	3.3%	3	2.9%	3.9%	\$26	0.8%	2.4%
Total	132	100.0%	\$4,480	100.0%	100.0%	27	100.0%	100.0%	\$1,154	100.0%	100.0%	105	100.0%	100.0%	\$3,326	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	7	77.8%	\$924	96.1%	76.7%	1	50.0%	47.1%	\$250	89.6%	45.7%	6	85.7%	56.3%	\$674	98.8%	93.6%
	Upper	2	22.2%	\$37	3.9%	23.3%	1	50.0%	47.1%	\$29	10.4%	53.2%	1	14.3%	37.5%	\$8	1.2%	4.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.9%	\$0	0.0%	1.2%	0	0.0%	6.3%	\$0	0.0%	1.7%
Total	9	100.0%	\$961	100.0%	100.0%	2	100.0%	100.0%	\$279	100.0%	100.0%	7	100.0%	100.0%	\$682	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Morgan-Elbert-Wilkes

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank	Agg	Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %	#			%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	2	8.7%	\$99	3.4%	21.3%	1	10.0%	6.4%	\$54	3.9%	2.8%	1	7.7%	3.6%	\$45	2.9%	1.8%	
	Moderate	6	26.1%	\$503	17.3%	16.1%	3	30.0%	19.2%	\$214	15.6%	11.4%	3	23.1%	15.3%	\$289	18.8%	11.6%	
	Middle	6	26.1%	\$471	16.2%	21.2%	2	20.0%	18.8%	\$166	12.1%	15.7%	4	30.8%	21.4%	\$305	19.9%	18.2%	
	Upper	9	39.1%	\$1,831	63.1%	41.4%	4	40.0%	46.6%	\$935	68.3%	61.4%	5	38.5%	44.4%	\$896	58.4%	54.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.0%	\$0	0.0%	8.6%	0	0.0%	15.3%	\$0	0.0%	13.8%	
	Total	23	100.0%	\$2,904	100.0%	100.0%	10	100.0%	100.0%	\$1,369	100.0%	100.0%	13	100.0%	100.0%	\$1,535	100.0%	100.0%	
REFINANCE	Low	5	4.4%	\$285	1.9%	21.3%	4	5.9%	6.7%	\$223	2.4%	2.6%	1	2.2%	7.0%	\$62	1.1%	2.5%	
	Moderate	19	16.8%	\$1,364	9.1%	16.1%	8	11.8%	9.1%	\$589	6.3%	5.3%	11	24.4%	10.6%	\$775	14.0%	6.1%	
	Middle	34	30.1%	\$3,884	26.0%	21.2%	22	32.4%	18.3%	\$2,456	26.1%	12.7%	12	26.7%	15.9%	\$1,428	25.8%	12.1%	
	Upper	54	47.8%	\$9,268	62.0%	41.4%	34	50.0%	52.2%	\$6,149	65.3%	65.1%	20	44.4%	50.5%	\$3,119	56.3%	61.9%	
	Unknown	1	0.9%	\$154	1.0%	0.0%	0	0.0%	13.8%	\$0	0.0%	14.3%	1	2.2%	15.9%	\$154	2.8%	17.5%	
	Total	113	100.0%	\$14,955	100.0%	100.0%	68	100.0%	100.0%	\$9,417	100.0%	100.0%	45	100.0%	100.0%	\$5,538	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	23.1%	\$13	20.6%	21.3%	2	28.6%	15.7%	\$10	27.0%	2.5%	1	16.7%	3.9%	\$3	11.5%	0.3%	
	Moderate	4	30.8%	\$23	36.5%	16.1%	2	28.6%	13.7%	\$13	35.1%	6.8%	2	33.3%	17.6%	\$10	38.5%	21.9%	
	Middle	4	30.8%	\$19	30.2%	21.2%	3	42.9%	17.6%	\$14	37.8%	11.0%	1	16.7%	27.5%	\$5	19.2%	31.6%	
	Upper	2	15.4%	\$8	12.7%	41.4%	0	0.0%	37.3%	\$0	0.0%	68.4%	2	33.3%	37.3%	\$8	30.8%	30.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.7%	\$0	0.0%	11.4%	0	0.0%	13.7%	\$0	0.0%	15.8%	
	Total	13	100.0%	\$63	100.0%	100.0%	7	100.0%	100.0%	\$37	100.0%	100.0%	6	100.0%	100.0%	\$26	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	10	6.7%	\$397	2.2%	21.3%	7	8.2%	7.0%	\$287	2.7%	2.6%	3	4.7%	6.1%	\$110	1.5%	2.3%	
	Moderate	29	19.5%	\$1,890	10.5%	16.1%	13	15.3%	11.6%	\$816	7.5%	6.6%	16	25.0%	12.0%	\$1,074	15.1%	7.6%	
	Middle	44	29.5%	\$4,374	24.4%	21.2%	27	31.8%	18.3%	\$2,636	24.4%	13.1%	17	26.6%	17.7%	\$1,738	24.5%	13.7%	
	Upper	65	43.6%	\$11,107	62.0%	41.4%	38	44.7%	50.1%	\$7,084	65.5%	63.3%	27	42.2%	48.3%	\$4,023	56.7%	59.2%	
	Unknown	1	0.7%	\$154	0.9%	0.0%	0	0.0%	12.9%	\$0	0.0%	14.5%	1	1.6%	15.8%	\$154	2.2%	17.3%	
	Total	149	100.0%	\$17,922	100.0%	100.0%	85	100.0%	100.0%	\$10,823	100.0%	100.0%	64	100.0%	100.0%	\$7,099	100.0%	100.0%	
Small Business	Revenue	Total Businesses					14	51.9%	29.6%	\$942	81.6%	50.2%	16	15.2%	37.5%	\$1,320	39.7%	39.6%	
		\$1 Million or Less	30	22.7%	\$2,262	50.5%													90.8%
		Over \$1 Million	13	9.8%	\$414	9.2%													4.5%
		Total Rev. available	43	32.5%	\$2,676	59.7%													95.3%
	Rev. Not Known	89	67.4%	\$1,804	40.3%	4.7%													
	Total	132	100.0%	\$4,480	100.0%	100.0%	27	100.0%					105	100.0%					
Loan Size	\$100,000 or Less	122	92.4%	\$2,445	54.6%		24	88.9%	93.1%	\$489	42.4%	30.2%	98	93.3%	95.3%	\$1,956	58.8%	45.3%	
	\$100,001 - \$250,000	6	4.5%	\$953	21.3%		1	3.7%	4.1%	\$152	13.2%	22.8%	5	4.8%	3.1%	\$801	24.1%	22.5%	
	\$250,001 - \$1 Million	4	3.0%	\$1,082	24.2%		2	7.4%	2.9%	\$513	44.5%	47.0%	2	1.9%	1.6%	\$569	17.1%	32.1%	
	Total	132	100.0%	\$4,480	100.0%		27	100.0%	100.0%	\$1,154	100.0%	100.0%	105	100.0%	100.0%	\$3,326	100.0%	100.0%	
Small Farm	Revenue	Total Farms					1	50.0%	47.1%	\$250	89.6%	77.8%	3	42.9%	50.0%	\$356	52.2%	65.0%	
		\$1 Million or Less	4	44.4%	\$606	63.1%													97.2%
		Over \$1 Million	2	22.2%	\$313	32.6%													2.3%
		Not Known	3	33.3%	\$42	4.4%													0.6%
	Total	9	100.0%	\$961	100.0%	100.0%	2	100.0%					7	100.0%					
	Loan Size	\$100,000 or Less	6	66.7%	\$218	22.7%		1	50.0%	88.2%	\$29	10.4%	26.6%	5	71.4%	81.3%	\$189	27.7%	29.3%
\$100,001 - \$250,000		3	33.3%	\$743	77.3%		1	50.0%	5.9%	\$250	89.6%	32.3%	2	28.6%	18.8%	\$493	72.3%	70.7%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	5.9%	\$0	0.0%	41.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total		9	100.0%	\$961	100.0%		2	100.0%	100.0%	\$279	100.0%	100.0%	7	100.0%	100.0%	\$682	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: GA Northwest GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	6,010	16.6
Moderate-income	0	0.0	0	0.0	0	0.0	6,601	18.2
Middle-income	23	85.2	31,302	86.2	3,224	10.3	8,068	22.2
Upper-income	4	14.8	5,006	13.8	256	5.1	15,629	43.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	27	100.0	36,308	100.0	3,480	9.6	36,308	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	48,018	31,188	86.9	65.0	11,179	23.3	5,651	11.8
Upper-income	6,787	4,705	13.1	69.3	1,761	25.9	321	4.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	54,805	35,893	100.0	65.5	12,940	23.6	5,972	10.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	5,186	86.6	4,774	86.4	197	86.4	215	89.6
Upper-income	805	13.4	749	13.6	31	13.6	25	10.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,991	100.0	5,523	100.0	228	100.0	240	100.0
Percentage of Total Businesses:			92.2		3.8		4.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	205	90.3	202	90.6	3	75.0	0	0.0
Upper-income	22	9.7	21	9.4	1	25.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	227	100.0	223	100.0	4	100.0	0	.0
Percentage of Total Farms:			98.2		1.8		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Northwest GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	79	76.0%	\$9,010	74.5%	86.9%	39	83.0%	82.3%	\$4,283	79.4%	81.6%	40	70.2%	81.7%	\$4,727	70.6%	81.4%
	Upper	25	24.0%	\$3,077	25.5%	13.1%	8	17.0%	17.5%	\$1,109	20.6%	18.3%	17	29.8%	18.3%	\$1,968	29.4%	18.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	104	100.0%	\$12,087	100.0%	100.0%	47	100.0%	100.0%	\$5,392	100.0%	100.0%	57	100.0%	100.0%	\$6,695	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	255	83.9%	\$32,380	84.3%	86.9%	147	84.5%	84.2%	\$19,599	85.2%	82.9%	108	83.1%	83.8%	\$12,781	83.0%	80.9%
	Upper	49	16.1%	\$6,027	15.7%	13.1%	27	15.5%	15.7%	\$3,401	14.8%	17.0%	22	16.9%	16.1%	\$2,626	17.0%	19.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	304	100.0%	\$38,407	100.0%	100.0%	174	100.0%	100.0%	\$23,000	100.0%	100.0%	130	100.0%	100.0%	\$15,407	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	22	88.0%	\$158	91.3%	86.9%	6	85.7%	78.1%	\$51	92.7%	70.5%	16	88.9%	83.9%	\$107	90.7%	81.2%
	Upper	3	12.0%	\$15	8.7%	13.1%	1	14.3%	21.9%	\$4	7.3%	29.5%	2	11.1%	16.1%	\$11	9.3%	18.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$173	100.0%	100.0%	7	100.0%	100.0%	\$55	100.0%	100.0%	18	100.0%	100.0%	\$118	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	75.6%	0	0.0%	54.5%	\$0	0.0%	54.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	24.4%	0	0.0%	45.5%	\$0	0.0%	46.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	356	82.2%	\$41,548	82.0%	86.9%	192	84.2%	83.2%	\$23,933	84.1%	82.0%	164	80.0%	83.0%	\$17,615	79.3%	81.2%
	Upper	77	17.8%	\$9,119	18.0%	13.1%	36	15.8%	16.7%	\$4,514	15.9%	18.0%	41	20.0%	17.0%	\$4,605	20.7%	18.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	433	100.0%	\$50,667	100.0%	100.0%	228	100.0%	100.0%	\$28,447	100.0%	100.0%	205	100.0%	100.0%	\$22,220	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	207	84.8%	\$10,560	85.8%	86.4%	45	75.0%	75.3%	\$4,703	82.9%	70.6%	162	88.0%	78.1%	\$5,857	88.4%	73.7%
	Upper	30	12.3%	\$1,565	12.7%	13.6%	13	21.7%	21.2%	\$920	16.2%	28.4%	17	9.2%	17.9%	\$645	9.7%	25.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	7	2.9%	\$176	1.4%		2	3.3%	3.6%	\$50	0.9%	0.9%	5	2.7%	4.0%	\$126	1.9%	0.8%
Total	244	100.0%	\$12,301	100.0%	100.0%	60	100.0%	100.0%	\$5,673	100.0%	100.0%	184	100.0%	100.0%	\$6,628	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	7	77.8%	\$565	73.4%	90.6%	2	66.7%	79.7%	\$218	52.2%	69.1%	5	83.3%	81.6%	\$347	98.6%	75.3%
	Upper	2	22.2%	\$205	26.6%	9.4%	1	33.3%	18.8%	\$200	47.8%	30.9%	1	16.7%	18.4%	\$5	1.4%	24.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	9	100.0%	\$770	100.0%	100.0%	3	100.0%	100.0%	\$418	100.0%	100.0%	6	100.0%	100.0%	\$352	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Northwest GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Count		Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	10	9.6%	\$657	5.4%	16.6%	5	10.6%	10.1%	\$354	6.6%	6.1%	5	8.8%	6.9%	\$303	4.5%	3.9%	
	Moderate	26	25.0%	\$2,126	17.6%	18.2%	12	25.5%	25.5%	\$950	17.6%	20.0%	14	24.6%	20.7%	\$1,176	17.6%	15.2%	
	Middle	26	25.0%	\$2,382	19.7%	22.2%	12	25.5%	19.5%	\$1,080	20.0%	19.1%	14	24.6%	19.2%	\$1,302	19.4%	17.4%	
	Upper	41	39.4%	\$6,865	56.8%	43.0%	18	38.3%	35.0%	\$3,008	55.8%	45.6%	23	40.4%	36.6%	\$3,857	57.6%	46.4%	
	Unknown	1	1.0%	\$57	0.5%	0.0%	0	0.0%	9.8%	\$0	0.0%	9.2%	1	1.8%	16.6%	\$57	0.9%	17.1%	
	Total	104	100.0%	\$12,087	100.0%	100.0%	47	100.0%	100.0%	\$5,392	100.0%	100.0%	57	100.0%	100.0%	\$6,695	100.0%	100.0%	
REFINANCE	Low	24	7.9%	\$1,537	4.0%	16.6%	12	6.9%	6.0%	\$786	3.4%	2.9%	12	9.2%	5.8%	\$751	4.9%	2.8%	
	Moderate	44	14.5%	\$4,037	10.5%	18.2%	23	13.2%	13.9%	\$2,239	9.7%	9.0%	21	16.2%	10.3%	\$1,798	11.7%	6.5%	
	Middle	71	23.4%	\$7,039	18.3%	22.2%	43	24.7%	16.6%	\$4,308	18.7%	13.2%	28	21.5%	16.0%	\$2,731	17.7%	12.1%	
	Upper	155	51.0%	\$24,224	63.1%	43.0%	91	52.3%	46.2%	\$14,906	64.8%	53.8%	64	49.2%	45.9%	\$9,318	60.5%	55.2%	
	Unknown	10	3.3%	\$1,570	4.1%	0.0%	5	2.9%	17.3%	\$761	3.3%	21.1%	5	3.8%	22.0%	\$809	5.3%	23.4%	
	Total	304	100.0%	\$38,407	100.0%	100.0%	174	100.0%	100.0%	\$23,000	100.0%	100.0%	130	100.0%	100.0%	\$15,407	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	20.0%	\$25	14.5%	16.6%	1	14.3%	11.6%	\$3	5.5%	4.9%	4	22.2%	15.4%	\$22	18.6%	4.6%	
	Moderate	7	28.0%	\$44	25.4%	18.2%	3	42.9%	22.6%	\$12	21.8%	9.2%	4	22.2%	23.1%	\$32	27.1%	16.1%	
	Middle	8	32.0%	\$72	41.6%	22.2%	2	28.6%	28.1%	\$35	63.6%	22.1%	6	33.3%	27.3%	\$37	31.4%	23.7%	
	Upper	5	20.0%	\$32	18.5%	43.0%	1	14.3%	33.6%	\$5	9.1%	62.6%	4	22.2%	30.8%	\$27	22.9%	51.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.1%	\$0	0.0%	1.2%	0	0.0%	3.5%	\$0	0.0%	4.5%	
	Total	25	100.0%	\$173	100.0%	100.0%	7	100.0%	100.0%	\$55	100.0%	100.0%	18	100.0%	100.0%	\$118	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	39	9.0%	\$2,219	4.4%	16.6%	18	7.9%	7.7%	\$1,143	4.0%	3.9%	21	10.2%	6.6%	\$1,076	4.8%	3.2%	
	Moderate	77	17.8%	\$6,207	12.3%	18.2%	38	16.7%	18.4%	\$3,201	11.3%	12.4%	39	19.0%	15.0%	\$3,006	13.5%	9.8%	
	Middle	105	24.2%	\$9,493	18.7%	22.2%	57	25.0%	18.0%	\$5,423	19.1%	15.0%	48	23.4%	17.7%	\$4,070	18.3%	14.1%	
	Upper	201	46.4%	\$31,121	61.4%	43.0%	110	48.2%	41.5%	\$17,919	63.0%	50.5%	91	44.4%	41.4%	\$13,202	59.4%	51.7%	
	Unknown	11	2.5%	\$1,627	3.2%	0.0%	5	2.2%	14.3%	\$761	2.7%	18.2%	6	2.9%	19.2%	\$866	3.9%	21.2%	
	Total	433	100.0%	\$50,667	100.0%	100.0%	228	100.0%	100.0%	\$28,447	100.0%	100.0%	205	100.0%	100.0%	\$22,220	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	40	16.4%	\$2,170	17.6%	92.2%	23	38.3%	54.6%	\$1,399	24.7%	67.3%	17	9.2%	51.1%	\$771	11.6%	56.1%
		Over \$1 Million	24	9.8%	\$5,676	46.1%	3.8%	12	20.0%				12	6.5%					
		Total Rev. available	64	26.2%	\$7,846	63.7%	96.0%	35	58.3%				29	15.7%					
	Rev. Not Known	180	73.8%	\$4,455	36.2%	4.0%	25	41.7%				155	84.2%						
	Total	244	100.0%	\$12,301	100.0%	100.0%	60	100.0%				184	100.0%						
Loan Size	\$100,000 or Less	222	91.0%	\$4,774	38.8%		49	81.7%	85.2%	\$1,309	23.1%	19.8%	173	94.0%	89.0%	\$3,465	52.3%	26.9%	
	\$100,001 - \$250,000	11	4.5%	\$1,903	15.5%		4	6.7%	5.9%	\$672	11.8%	14.1%	7	3.8%	5.9%	\$1,231	18.6%	20.0%	
	\$250,001 - \$1 Million	11	4.5%	\$5,624	45.7%		7	11.7%	9.0%	\$3,692	65.1%	66.1%	4	2.2%	5.1%	\$1,932	29.1%	53.1%	
	Total	244	100.0%	\$12,301	100.0%		60	100.0%	100.0%	\$5,673	100.0%	100.0%	184	100.0%	100.0%	\$6,628	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	4	44.4%	\$702	91.2%	98.2%	3	100.0%	85.9%	\$418	100.0%	94.4%	1	16.7%	73.5%	\$284	80.7%	86.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.8%	0	0.0%				0	0.0%					
		Not Known	5	55.6%	\$68	8.8%	0.0%	0	0.0%				5	83.3%					
	Total	9	100.0%	\$770	100.0%	100.0%	3	100.0%				6	100.0%						
	Loan Size	\$100,000 or Less	6	66.7%	\$94	12.2%		1	33.3%	60.9%	\$26	6.2%	16.7%	5	83.3%	83.7%	\$68	19.3%	36.3%
\$100,001 - \$250,000		2	22.2%	\$392	50.9%		2	66.7%	25.0%	\$392	93.8%	35.4%	0	0.0%	8.2%	\$0	0.0%	24.2%	
\$250,001 - \$500,000		1	11.1%	\$284	36.9%		0	0.0%	14.1%	\$0	0.0%	47.9%	1	16.7%	8.2%	\$284	80.7%	39.5%	
Total		9	100.0%	\$770	100.0%		3	100.0%	100.0%	\$418	100.0%	100.0%	6	100.0%	100.0%	\$352	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: GA Rome

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	4,868	19.9	
Moderate-income	5	25.0	4,300	17.6	992	23.1	4,634	18.9	
Middle-income	13	65.0	17,896	73.2	1,432	8.0	5,217	21.3	
Upper-income	2	10.0	2,263	9.3	222	9.8	9,740	39.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	20	100.0	24,459	100.0	2,646	10.8	24,459	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	8,090	3,041	13.4	37.6	4,200	51.9	849	10.5	
Middle-income	25,247	17,338	76.2	68.7	6,344	25.1	1,565	6.2	
Upper-income	3,278	2,361	10.4	72.0	744	22.7	173	5.3	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	36,615	22,740	100.0	62.1	11,288	30.8	2,587	7.1	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	1,304	33.3	1,128	31.9	103	47.2	73	42.7	
Middle-income	2,242	57.2	2,061	58.4	97	44.5	84	49.1	
Upper-income	374	9.5	342	9.7	18	8.3	14	8.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	3,920	100.0	3,531	100.0	218	100.0	171	100.0	
Percentage of Total Businesses:			90.1		5.6		4.4		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	4	5.6	4	5.6	0	0.0	0	0.0	
Middle-income	60	83.3	60	83.3	0	0.0	0	0.0	
Upper-income	8	11.1	8	11.1	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	72	100.0	72	100.0	0	.0	0	.0	
Percentage of Total Farms:			100.0		.0		.0		

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Rome

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	9.1%	\$188	6.1%	13.4%	2	12.5%	10.1%	\$188	7.8%	9.0%	0	0.0%	8.2%	\$0	0.0%	8.3%
	Middle	16	72.7%	\$2,429	78.7%	76.2%	13	81.3%	77.0%	\$2,175	89.8%	77.0%	3	50.0%	77.6%	\$254	38.2%	74.8%
	Upper	4	18.2%	\$470	15.2%	10.4%	1	6.3%	12.9%	\$59	2.4%	14.0%	3	50.0%	14.2%	\$411	61.8%	16.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	22	100.0%	\$3,087	100.0%	100.0%	16	100.0%	100.0%	\$2,422	100.0%	100.0%	6	100.0%	100.0%	\$665	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	7.8%	\$691	5.9%	13.4%	4	10.3%	10.4%	\$543	11.2%	9.1%	2	5.3%	9.7%	\$148	2.2%	9.1%
	Middle	63	81.8%	\$9,835	84.6%	76.2%	30	76.9%	77.7%	\$3,744	77.1%	76.2%	33	86.8%	78.4%	\$6,091	90.0%	76.3%
	Upper	8	10.4%	\$1,101	9.5%	10.4%	5	12.8%	11.8%	\$571	11.8%	14.7%	3	7.9%	11.9%	\$530	7.8%	14.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	77	100.0%	\$11,627	100.0%	100.0%	39	100.0%	100.0%	\$4,858	100.0%	100.0%	38	100.0%	100.0%	\$6,769	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.4%	0	0.0%	15.6%	\$0	0.0%	8.1%	0	0.0%	11.1%	\$0	0.0%	14.6%
	Middle	10	90.9%	\$67	93.1%	76.2%	1	50.0%	74.0%	\$5	50.0%	74.6%	9	100.0%	73.6%	\$62	100.0%	56.6%
	Upper	1	9.1%	\$5	6.9%	10.4%	1	50.0%	10.4%	\$5	50.0%	17.3%	0	0.0%	15.3%	\$0	0.0%	28.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$72	100.0%	100.0%	2	100.0%	100.0%	\$10	100.0%	100.0%	9	100.0%	100.0%	\$62	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	50.0%	0	0.0%	8.3%	\$0	0.0%	11.5%	0	0.0%	40.0%	\$0	0.0%	6.5%
	Middle	0	0.0%	\$0	0.0%	41.8%	0	0.0%	91.7%	\$0	0.0%	88.5%	0	0.0%	60.0%	\$0	0.0%	93.5%
	Upper	0	0.0%	\$0	0.0%	8.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	7.3%	\$879	5.9%	13.4%	6	10.5%	10.5%	\$731	10.0%	9.2%	2	3.8%	9.3%	\$148	2.0%	8.8%
	Middle	89	80.9%	\$12,331	83.4%	76.2%	44	77.2%	77.4%	\$5,924	81.3%	77.1%	45	84.9%	77.9%	\$6,407	85.5%	75.9%
	Upper	13	11.8%	\$1,576	10.7%	10.4%	7	12.3%	12.1%	\$635	8.7%	13.7%	6	11.3%	12.8%	\$941	12.6%	15.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	110	100.0%	\$14,786	100.0%	100.0%	57	100.0%	100.0%	\$7,290	100.0%	100.0%	53	100.0%	100.0%	\$7,496	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	80	37.2%	\$6,057	44.1%	31.9%	13	24.5%	33.7%	\$1,176	22.7%	42.6%	67	41.4%	31.3%	\$4,881	57.2%	41.5%
	Middle	115	53.5%	\$6,909	50.3%	58.4%	35	66.0%	53.0%	\$3,636	70.0%	45.9%	80	49.4%	55.5%	\$3,273	38.3%	49.8%
	Upper	20	9.3%	\$764	5.6%	9.7%	5	9.4%	10.6%	\$379	7.3%	9.6%	15	9.3%	10.2%	\$385	4.5%	8.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.7%	\$0	0.0%	1.8%	0	0.0%	3.0%	\$0	0.0%	0.6%
Total	215	100.0%	\$13,730	100.0%	100.0%	53	100.0%	100.0%	\$5,191	100.0%	100.0%	162	100.0%	100.0%	\$8,539	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.6%	0	0.0%	33.3%	\$0	0.0%	15.5%	0	0.0%	30.8%	\$0	0.0%	27.2%
	Middle	7	87.5%	\$424	91.2%	83.3%	2	100.0%	55.6%	\$315	100.0%	80.9%	5	83.3%	61.5%	\$109	72.7%	64.1%
	Upper	1	12.5%	\$41	8.8%	11.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	16.7%	7.7%	\$41	27.3%	8.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	11.1%	\$0	0.0%	3.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	8	100.0%	\$465	100.0%	100.0%	2	100.0%	100.0%	\$315	100.0%	100.0%	6	100.0%	100.0%	\$150	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Rome

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010			2011								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$(000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
HOME PURCHASE	Low	1	4.5%	\$59	1.9%	19.9%	1	6.3%	11.7%	\$59	2.4%	6.4%	0	0.0%	9.0%	\$0	0.0%	4.8%
	Moderate	4	18.2%	\$469	15.2%	18.9%	4	25.0%	21.3%	\$469	19.4%	15.6%	0	0.0%	18.9%	\$0	0.0%	12.8%
	Middle	3	13.6%	\$251	8.1%	21.3%	2	12.5%	22.3%	\$143	5.9%	20.3%	1	16.7%	17.8%	\$108	16.2%	17.5%
	Upper	14	63.6%	\$2,308	74.8%	39.8%	9	56.3%	29.2%	\$1,751	72.3%	41.0%	5	83.3%	30.8%	\$557	83.8%	43.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.5%	\$0	0.0%	16.7%	0	0.0%	23.5%	\$0	0.0%	21.7%
	Total	22	100.0%	\$3,087	100.0%	100.0%	16	100.0%	100.0%	\$2,422	100.0%	100.0%	6	100.0%	100.0%	\$665	100.0%	100.0%
REFINANCE	Low	5	6.5%	\$307	2.6%	19.9%	2	5.1%	4.9%	\$91	1.9%	2.3%	3	7.9%	5.7%	\$216	3.2%	3.0%
	Moderate	12	15.6%	\$976	8.4%	18.9%	3	7.7%	13.0%	\$259	5.3%	8.1%	9	23.7%	10.9%	\$717	10.6%	6.8%
	Middle	19	24.7%	\$2,627	22.6%	21.3%	14	35.9%	18.5%	\$1,837	37.8%	15.1%	5	13.2%	15.8%	\$790	11.7%	12.8%
	Upper	40	51.9%	\$7,622	65.6%	39.8%	20	51.3%	41.9%	\$2,671	55.0%	50.8%	20	52.6%	42.8%	\$4,951	73.1%	54.0%
	Unknown	1	1.3%	\$95	0.8%	0.0%	0	0.0%	21.7%	\$0	0.0%	23.7%	1	2.6%	24.7%	\$95	1.4%	23.4%
	Total	77	100.0%	\$11,627	100.0%	100.0%	39	100.0%	100.0%	\$4,858	100.0%	100.0%	38	100.0%	100.0%	\$6,769	100.0%	100.0%
HOME IMPROVEMENT	Low	2	18.2%	\$8	11.1%	19.9%	0	0.0%	15.6%	\$0	0.0%	2.4%	2	22.2%	23.6%	\$8	12.9%	10.9%
	Moderate	3	27.3%	\$16	22.2%	18.9%	1	50.0%	16.9%	\$5	50.0%	5.5%	2	22.2%	9.7%	\$11	17.7%	2.8%
	Middle	1	9.1%	\$5	6.9%	21.3%	1	50.0%	27.3%	\$5	50.0%	19.5%	0	0.0%	27.8%	\$0	0.0%	25.4%
	Upper	5	45.5%	\$43	59.7%	39.8%	0	0.0%	36.4%	\$0	0.0%	70.5%	5	55.6%	33.3%	\$43	69.4%	51.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.9%	\$0	0.0%	2.1%	0	0.0%	5.6%	\$0	0.0%	9.2%
	Total	11	100.0%	\$72	100.0%	100.0%	2	100.0%	100.0%	\$10	100.0%	100.0%	9	100.0%	100.0%	\$62	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	8	7.3%	\$374	2.5%	19.9%	3	5.3%	7.6%	\$150	2.1%	3.5%	5	9.4%	7.5%	\$224	3.0%	3.6%
	Moderate	19	17.3%	\$1,461	9.9%	18.9%	8	14.0%	16.0%	\$733	10.1%	10.0%	11	20.8%	13.8%	\$728	9.7%	8.7%
	Middle	23	20.9%	\$2,883	19.5%	21.3%	17	29.8%	20.1%	\$1,985	27.2%	16.0%	6	11.3%	16.9%	\$898	12.0%	14.3%
	Upper	59	53.6%	\$9,973	67.4%	39.8%	29	50.9%	37.0%	\$4,422	60.7%	45.1%	30	56.6%	38.0%	\$5,551	74.1%	49.3%
	Unknown	1	0.9%	\$95	0.6%	0.0%	0	0.0%	19.3%	\$0	0.0%	25.3%	1	1.9%	23.8%	\$95	1.3%	24.0%
	Total	110	100.0%	\$14,786	100.0%	100.0%	57	100.0%	100.0%	\$7,290	100.0%	100.0%	53	100.0%	100.0%	\$7,496	100.0%	100.0%
Small Business	Revenue	Total Businesses					27	50.9%	42.5%	\$2,414	46.5%	55.2%	25	15.4%	45.1%	\$3,234	37.9%	46.2%
		\$1 Million or Less	52	24.2%	\$5,648	41.1%	90.1%											
		Over \$1 Million	25	11.6%	\$4,930	35.9%	5.6%	12	22.6%				13	8.0%				
		Total Rev. available	77	35.8%	\$10,578	77.0%	95.7%	39	73.5%				38	23.4%				
	Rev. Not Known	138	64.2%	\$3,152	23.0%	4.4%	14	26.4%				124	76.5%					
	Total	215	100.0%	\$13,730	100.0%	100.0%	53	100.0%				162	100.0%					
Loan Size	\$100,000 or Less	190	88.4%	\$5,048	36.8%		44	83.0%	87.7%	\$1,922	37.0%	25.4%	146	90.1%	91.3%	\$3,126	36.6%	30.1%
	\$100,001 - \$250,000	9	4.2%	\$1,441	10.5%		2	3.8%	5.2%	\$256	4.9%	14.8%	7	4.3%	3.8%	\$1,185	13.9%	13.1%
	\$250,001 - \$1 Million	16	7.4%	\$7,241	52.7%		7	13.2%	7.1%	\$3,013	58.0%	59.8%	9	5.6%	5.0%	\$4,228	49.5%	56.7%
	Total	215	100.0%	\$13,730	100.0%		53	100.0%	100.0%	\$5,191	100.0%	100.0%	162	100.0%	100.0%	\$8,539	100.0%	100.0%
Small Farm	Revenue	Total Farms					2	100.0%	77.8%	\$315	100.0%	50.5%	5	83.3%	92.3%	\$149	99.3%	99.8%
		\$1 Million or Less	7	87.5%	\$464	99.8%	100.0%											
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%				
		Not Known	1	12.5%	\$1	0.2%	0.0%	0	0.0%				1	16.7%				
	Total	8	100.0%	\$465	100.0%	100.0%	2	100.0%				6	100.0%					
	Loan Size	\$100,000 or Less	7	87.5%	\$177	38.1%		1	50.0%	77.8%	\$27	8.6%	26.3%	6	100.0%	92.3%	\$150	100.0%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	7.7%	\$0	0.0%	31.2%
\$250,001 - \$500,000		1	12.5%	\$288	61.9%		1	50.0%	22.2%	\$288	91.4%	73.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total		8	100.0%	\$465	100.0%		2	100.0%	100.0%	\$315	100.0%	100.0%	6	100.0%	100.0%	\$150	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: GA Savannah

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	19.1	5,163	8.6	2,187	42.4	13,840	23.2
Moderate-income	20	29.4	15,646	26.2	2,808	17.9	10,124	16.9
Middle-income	21	30.9	22,487	37.6	1,712	7.6	12,145	20.3
Upper-income	13	19.1	16,454	27.5	324	2.0	23,641	39.6
Unknown-income	1	1.5	0	0.0	0	0.0	0	0.0
Total Assessment Area	68	100.0	59,750	100.0	7,031	11.8	59,750	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	9,793	2,800	5.2	28.6	5,428	55.4	1,565	16.0
Moderate-income	27,723	12,055	22.2	43.5	12,717	45.9	2,951	10.6
Middle-income	35,754	22,076	40.7	61.7	11,180	31.3	2,498	7.0
Upper-income	26,413	17,357	32.0	65.7	6,252	23.7	2,804	10.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	99,683	54,288	100.0	54.5	35,577	35.7	9,818	9.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	959	7.5	827	7.3	65	8.4	67	9.7
Moderate-income	2,561	20.0	2,241	19.8	191	24.6	129	18.7
Middle-income	5,815	45.5	5,140	45.4	360	46.3	315	45.6
Upper-income	3,408	26.6	3,092	27.3	150	19.3	166	24.0
Unknown-income	50	0.4	25	0.2	11	1.4	14	2.0
Total Assessment Area	12,793	100.0	11,325	100.0	777	100.0	691	100.0
Percentage of Total Businesses:			88.5		6.1		5.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	1.8	1	1.9	0	0.0	0	0.0
Moderate-income	15	27.3	12	23.1	3	100.0	0	0.0
Middle-income	26	47.3	26	50.0	0	0.0	0	0.0
Upper-income	13	23.6	13	25.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	55	100.0	52	100.0	3	100.0	0	.0
Percentage of Total Farms:			94.5		5.5		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Savannah

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	5	4.3%	\$1,044	4.1%	5.2%	3	4.8%	3.7%	\$750	5.1%	3.6%	2	3.7%	3.2%	\$294	2.7%	2.6%
	Moderate	8	6.8%	\$944	3.7%	22.2%	5	7.9%	8.7%	\$749	5.1%	6.0%	3	5.6%	8.4%	\$195	1.8%	5.8%
	Middle	53	45.3%	\$10,082	39.4%	40.7%	24	38.1%	60.4%	\$5,143	34.7%	55.3%	29	53.7%	60.9%	\$4,939	45.7%	56.2%
	Upper	51	43.6%	\$13,547	52.9%	32.0%	31	49.2%	27.2%	\$8,162	55.1%	35.0%	20	37.0%	27.5%	\$5,385	49.8%	35.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	117	100.0%	\$25,617	100.0%	100.0%	63	100.0%	100.0%	\$14,804	100.0%	100.0%	54	100.0%	100.0%	\$10,813	100.0%	100.0%
REFINANCE	Low	5	5.7%	\$745	6.1%	5.2%	3	6.0%	3.3%	\$405	4.6%	3.1%	2	5.4%	3.2%	\$340	9.9%	3.0%
	Moderate	7	8.0%	\$448	3.7%	22.2%	2	4.0%	10.6%	\$55	0.6%	7.1%	5	13.5%	9.2%	\$393	11.5%	7.2%
	Middle	34	39.1%	\$4,142	34.0%	40.7%	22	44.0%	45.0%	\$3,116	35.6%	38.1%	12	32.4%	45.6%	\$1,026	29.9%	37.8%
	Upper	41	47.1%	\$6,860	56.3%	32.0%	23	46.0%	40.9%	\$5,188	59.2%	51.4%	18	48.6%	41.9%	\$1,672	48.7%	51.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Total	87	100.0%	\$12,195	100.0%	100.0%	50	100.0%	100.0%	\$8,764	100.0%	100.0%	37	100.0%	100.0%	\$3,431	100.0%	100.0%
HOME IMPROVEMENT	Low	1	100.0%	\$4	100.0%	5.2%	0	0.0%	5.8%	\$0	0.0%	12.4%	1	100.0%	6.7%	\$4	100.0%	5.2%
	Moderate	0	0.0%	\$0	0.0%	22.2%	0	0.0%	25.4%	\$0	0.0%	15.3%	0	0.0%	18.0%	\$0	0.0%	8.7%
	Middle	0	0.0%	\$0	0.0%	40.7%	0	0.0%	44.2%	\$0	0.0%	29.1%	0	0.0%	46.0%	\$0	0.0%	33.7%
	Upper	0	0.0%	\$0	0.0%	32.0%	0	0.0%	24.6%	\$0	0.0%	43.2%	0	0.0%	29.3%	\$0	0.0%	52.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$4	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$4	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	9.3%	0	0.0%	11.4%	\$0	0.0%	1.9%	0	0.0%	20.7%	\$0	0.0%	4.8%
	Moderate	0	0.0%	\$0	0.0%	30.8%	0	0.0%	22.9%	\$0	0.0%	9.7%	0	0.0%	27.6%	\$0	0.0%	29.3%
	Middle	0	0.0%	\$0	0.0%	33.5%	0	0.0%	42.9%	\$0	0.0%	64.0%	0	0.0%	31.0%	\$0	0.0%	36.8%
	Upper	0	0.0%	\$0	0.0%	26.5%	0	0.0%	22.9%	\$0	0.0%	24.4%	0	0.0%	20.7%	\$0	0.0%	29.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	11	5.4%	\$1,793	4.7%	5.2%	6	5.3%	3.5%	\$1,155	4.9%	3.3%	5	5.4%	3.3%	\$638	4.5%	2.9%
	Moderate	15	7.3%	\$1,392	3.7%	22.2%	7	6.2%	10.1%	\$804	3.4%	6.8%	8	8.7%	9.1%	\$588	4.1%	7.4%
	Middle	87	42.4%	\$14,224	37.6%	40.7%	46	40.7%	51.8%	\$8,259	35.0%	45.8%	41	44.6%	52.5%	\$5,965	41.9%	45.3%
	Upper	92	44.9%	\$20,407	54.0%	32.0%	54	47.8%	34.6%	\$13,350	56.6%	43.9%	38	41.3%	35.0%	\$7,057	49.5%	44.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	205	100.0%	\$37,816	100.0%	100.0%	113	100.0%	100.0%	\$23,568	100.0%	100.0%	92	100.0%	100.0%	\$14,248	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	8	14.0%	\$2,049	25.7%	7.3%	1	5.9%	5.7%	\$250	6.6%	5.0%	7	17.5%	6.3%	\$1,799	42.8%	7.3%
	Moderate	6	10.5%	\$1,056	13.3%	19.8%	3	17.6%	16.6%	\$997	26.5%	19.1%	3	7.5%	18.7%	\$59	1.4%	20.9%
	Middle	22	38.6%	\$2,511	31.5%	45.4%	6	35.3%	42.9%	\$1,122	29.8%	49.1%	16	40.0%	42.4%	\$1,389	33.1%	48.7%
	Upper	21	36.8%	\$2,352	29.5%	27.3%	7	41.2%	31.4%	\$1,397	37.1%	25.2%	14	35.0%	30.3%	\$955	22.7%	21.8%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	1.1%	0	0.0%	0.3%	\$0	0.0%	1.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	0.6%	0	0.0%	2.0%	\$0	0.0%	0.3%
Total	57	100.0%	\$7,968	100.0%	100.0%	17	100.0%	100.0%	\$3,766	100.0%	100.0%	40	100.0%	100.0%	\$4,202	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	20.0%	\$0	0.0%	4.8%
	Moderate	0	0.0%	\$0	0.0%	23.1%	0	0.0%	30.0%	\$0	0.0%	22.1%	0	0.0%	20.0%	\$0	0.0%	1.4%
	Middle	0	0.0%	\$0	0.0%	50.0%	0	0.0%	40.0%	\$0	0.0%	5.9%	0	0.0%	40.0%	\$0	0.0%	91.9%
	Upper	0	0.0%	\$0	0.0%	25.0%	0	0.0%	30.0%	\$0	0.0%	72.0%	0	0.0%	20.0%	\$0	0.0%	1.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Savannah

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Count		Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	4	3.4%	\$370	1.4%	23.2%	1	1.6%	7.5%	\$62	0.4%	3.8%	3	5.6%	7.2%	\$308	2.8%	3.8%	
	Moderate	23	19.7%	\$2,730	10.7%	16.9%	10	15.9%	22.8%	\$1,239	8.4%	16.3%	13	24.1%	19.6%	\$1,491	13.8%	14.1%	
	Middle	26	22.2%	\$3,895	15.2%	20.3%	14	22.2%	24.2%	\$2,061	13.9%	22.1%	12	22.2%	24.1%	\$1,834	17.0%	21.8%	
	Upper	63	53.8%	\$18,487	72.2%	39.6%	38	60.3%	33.5%	\$11,442	77.3%	45.7%	25	46.3%	33.8%	\$7,045	65.2%	45.9%	
	Unknown	1	0.9%	\$135	0.5%	0.0%	0	0.0%	12.1%	\$0	0.0%	12.0%	1	1.9%	15.3%	\$135	1.2%	14.3%	
	Total	117	100.0%	\$25,617	100.0%	100.0%	63	100.0%	100.0%	\$14,804	100.0%	100.0%	54	100.0%	100.0%	\$10,813	100.0%	100.0%	
REFINANCE	Low	1	1.1%	\$68	0.6%	23.2%	1	2.0%	3.4%	\$68	0.8%	1.6%	0	0.0%	4.3%	\$0	0.0%	2.1%	
	Moderate	11	12.6%	\$849	7.0%	16.9%	4	8.0%	10.2%	\$351	4.0%	6.0%	7	18.9%	9.3%	\$498	14.5%	5.8%	
	Middle	12	13.8%	\$1,306	10.7%	20.3%	5	10.0%	16.7%	\$770	8.8%	12.2%	7	18.9%	13.6%	\$536	15.6%	9.8%	
	Upper	61	70.1%	\$9,791	80.3%	39.6%	38	76.0%	43.0%	\$7,394	84.4%	52.8%	23	62.2%	41.5%	\$2,397	69.9%	53.0%	
	Unknown	2	2.3%	\$181	1.5%	0.0%	2	4.0%	26.7%	\$181	2.1%	27.4%	0	0.0%	31.2%	\$0	0.0%	29.3%	
	Total	87	100.0%	\$12,195	100.0%	100.0%	50	100.0%	100.0%	\$8,764	100.0%	100.0%	37	100.0%	100.0%	\$3,431	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	12.3%	\$0	0.0%	7.6%	0	0.0%	12.0%	\$0	0.0%	6.9%	
	Moderate	1	100.0%	\$4	100.0%	16.9%	0	0.0%	12.3%	\$0	0.0%	6.8%	1	100.0%	24.0%	\$4	100.0%	16.4%	
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	24.6%	\$0	0.0%	20.4%	0	0.0%	22.0%	\$0	0.0%	22.6%	
	Upper	0	0.0%	\$0	0.0%	39.6%	0	0.0%	30.4%	\$0	0.0%	53.6%	0	0.0%	32.7%	\$0	0.0%	45.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.3%	\$0	0.0%	11.7%	0	0.0%	9.3%	\$0	0.0%	8.6%	
	Total	1	100.0%	\$4	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$4	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	2.4%	\$438	1.2%	23.2%	2	1.8%	5.3%	\$130	0.6%	2.5%	3	3.3%	5.8%	\$308	2.2%	2.8%	
	Moderate	35	17.1%	\$3,583	9.5%	16.9%	14	12.4%	15.7%	\$1,590	6.7%	9.9%	21	22.8%	14.2%	\$1,993	14.0%	9.1%	
	Middle	38	18.5%	\$5,201	13.8%	20.3%	19	16.8%	20.0%	\$2,831	12.0%	15.8%	19	20.7%	18.5%	\$2,370	16.6%	14.5%	
	Upper	124	60.5%	\$28,278	74.8%	39.6%	76	67.3%	38.5%	\$18,836	79.9%	48.1%	48	52.2%	37.7%	\$9,442	66.3%	48.1%	
	Unknown	3	1.5%	\$316	0.8%	0.0%	2	1.8%	20.4%	\$181	0.8%	23.8%	1	1.1%	23.8%	\$135	0.9%	25.5%	
	Total	205	100.0%	\$37,816	100.0%	100.0%	113	100.0%	100.0%	\$23,568	100.0%	100.0%	92	100.0%	100.0%	\$14,248	100.0%	100.0%	
Small Business	Revenue	Total Businesses					13	76.5%	31.3%	\$3,019	80.2%	43.7%	14	35.0%	44.3%	\$2,261	53.8%	40.8%	
		\$1 Million or Less	27	47.4%	\$5,280	66.3%	88.5%	13	76.5%	31.3%	\$3,019	80.2%	43.7%	14	35.0%	44.3%	\$2,261	53.8%	40.8%
		Over \$1 Million	10	17.5%	\$1,506	18.9%	6.1%	4	23.5%				6	15.0%					
		Total Rev. available	37	64.9%	\$6,786	85.2%	94.6%	17	100.0%				20	50.0%					
		Rev. Not Known	20	35.1%	\$1,182	14.8%	5.4%	0	0.0%				20	50.0%					
	Total	57	100.0%	\$7,968	100.0%	100.0%	17	100.0%				40	100.0%						
	Loan Size	\$100,000 or Less	35	61.4%	\$1,356	17.0%		7	41.2%	85.9%	\$480	12.7%	15.5%	28	70.0%	86.9%	\$876	20.8%	19.8%
		\$100,001 - \$250,000	15	26.3%	\$2,777	34.9%		6	35.3%	5.3%	\$1,280	34.0%	13.9%	9	22.5%	5.7%	\$1,497	35.6%	16.5%
		\$250,001 - \$1 Million	7	12.3%	\$3,835	48.1%		4	23.5%	8.8%	\$2,006	53.3%	70.6%	3	7.5%	7.4%	\$1,829	43.5%	63.7%
		Total	57	100.0%	\$7,968	100.0%		17	100.0%	100.0%	\$3,766	100.0%	100.0%	40	100.0%	100.0%	\$4,202	100.0%	100.0%
Total		57	100.0%	\$7,968	100.0%		17	100.0%	100.0%	\$3,766	100.0%	100.0%	40	100.0%	100.0%	\$4,202	100.0%	100.0%	
Small Farm	Revenue	Total Farms					0	0.0%	60.0%	\$0	0.0%	35.1%	0	0.0%	40.0%	\$0	0.0%	6.8%	
		\$1 Million or Less	0	0.0%	\$0	0.0%	94.5%	0	0.0%	60.0%	\$0	0.0%	35.1%	0	0.0%	40.0%	\$0	0.0%	6.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.5%	0	0.0%				0	0.0%					
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%						
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	70.0%	\$0	0.0%	6.1%	0	0.0%	60.0%	\$0	0.0%	8.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.0%	\$0	0.0%	22.0%	0	0.0%	40.0%	\$0	0.0%	91.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	20.0%	\$0	0.0%	71.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: GA Southwest GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,887	29.6
Moderate-income	6	37.5	6,851	41.5	1,767	25.8	2,777	16.8
Middle-income	10	62.5	9,650	58.5	1,862	19.3	2,977	18.0
Upper-income	0	0.0	0	0.0	0	0.0	5,860	35.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	16	100.0	16,501	100.0	3,629	22.0	16,501	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	11,366	6,374	40.9	56.1	3,226	28.4	1,766	15.5
Middle-income	15,488	9,194	59.1	59.4	4,179	27.0	2,115	13.7
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	26,854	15,568	100.0	58.0	7,405	27.6	3,881	14.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,275	45.5	1,147	45.0	60	51.3	68	48.9
Middle-income	1,529	54.5	1,401	55.0	57	48.7	71	51.1
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,804	100.0	2,548	100.0	117	100.0	139	100.0
Percentage of Total Businesses:			90.9		4.2		5.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	63	28.1	58	27.6	4	33.3	1	50.0
Middle-income	161	71.9	152	72.4	8	66.7	1	50.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	224	100.0	210	100.0	12	100.0	2	100.0
Percentage of Total Farms:			93.8		5.4		.9	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Southwest GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	40.0%	\$971	41.8%	40.9%	7	46.7%	30.1%	\$872	49.2%	25.4%	1	20.0%	35.3%	\$99	17.9%	31.2%
	Middle	12	60.0%	\$1,353	58.2%	59.1%	8	53.3%	66.3%	\$900	50.8%	73.0%	4	80.0%	64.7%	\$453	82.1%	68.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.6%	\$0	0.0%	1.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$2,324	100.0%	100.0%	15	100.0%	100.0%	\$1,772	100.0%	100.0%	5	100.0%	100.0%	\$552	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	28	38.9%	\$2,481	32.3%	40.9%	14	33.3%	31.8%	\$1,017	24.9%	26.4%	14	46.7%	27.3%	\$1,464	40.7%	25.9%
	Middle	44	61.1%	\$5,204	67.7%	59.1%	28	66.7%	68.2%	\$3,075	75.1%	73.6%	16	53.3%	72.7%	\$2,129	59.3%	74.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	72	100.0%	\$7,685	100.0%	100.0%	42	100.0%	100.0%	\$4,092	100.0%	100.0%	30	100.0%	100.0%	\$3,593	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	14	46.7%	\$91	46.9%	40.9%	6	40.0%	37.2%	\$35	37.2%	44.6%	8	53.3%	35.1%	\$56	56.0%	28.8%
	Middle	16	53.3%	\$103	53.1%	59.1%	9	60.0%	62.8%	\$59	62.8%	55.4%	7	46.7%	64.9%	\$44	44.0%	71.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	30	100.0%	\$194	100.0%	100.0%	15	100.0%	100.0%	\$94	100.0%	100.0%	15	100.0%	100.0%	\$100	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	43.5%	0	0.0%	25.0%	\$0	0.0%	32.8%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Middle	0	0.0%	\$0	0.0%	56.5%	0	0.0%	75.0%	\$0	0.0%	67.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	50	41.0%	\$3,543	34.7%	40.9%	27	37.5%	31.8%	\$1,924	32.3%	26.7%	23	46.0%	30.2%	\$1,619	38.1%	27.8%
	Middle	72	59.0%	\$6,660	65.3%	59.1%	45	62.5%	67.2%	\$4,034	67.7%	72.8%	27	54.0%	69.8%	\$2,626	61.9%	72.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	122	100.0%	\$10,203	100.0%	100.0%	72	100.0%	100.0%	\$5,958	100.0%	100.0%	50	100.0%	100.0%	\$4,245	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	69	44.2%	\$3,445	32.0%	45.0%	12	35.3%	28.2%	\$723	16.8%	28.4%	57	46.7%	32.5%	\$2,722	42.1%	31.4%
	Middle	75	48.1%	\$6,924	64.3%	55.0%	21	61.8%	65.7%	\$3,563	82.8%	69.9%	54	44.3%	61.7%	\$3,361	52.0%	66.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	12	7.7%	\$396	3.7%		1	2.9%	6.1%	\$15	0.3%	1.7%	11	9.0%	5.8%	\$381	5.9%	1.9%
	Total	156	100.0%	\$10,765	100.0%	100.0%	34	100.0%	100.0%	\$4,301	100.0%	100.0%	122	100.0%	100.0%	\$6,464	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	18	40.9%	\$4,350	57.9%	27.6%	10	52.6%	27.6%	\$2,550	64.5%	45.9%	8	32.0%	16.8%	\$1,800	50.6%	31.6%
	Middle	23	52.3%	\$3,100	41.3%	72.4%	9	47.4%	68.6%	\$1,403	35.5%	54.0%	14	56.0%	77.6%	\$1,697	47.7%	67.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	3	6.8%	\$62	0.8%		0	0.0%	3.8%	\$0	0.0%	0.1%	3	12.0%	5.6%	\$62	1.7%	1.0%
	Total	44	100.0%	\$7,512	100.0%	100.0%	19	100.0%	100.0%	\$3,953	100.0%	100.0%	25	100.0%	100.0%	\$3,559	100.0%	100.0%

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Southwest GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank		Agg		Bank		Agg		Bank		Agg		
		#	%	\$(000s)	\$ %		#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	5.0%	\$99	4.3%	29.6%	0	0.0%	6.8%	\$0	0.0%	3.2%	1	20.0%	6.8%	\$99	17.9%	3.3%	
	Moderate	6	30.0%	\$491	21.1%	16.8%	6	40.0%	24.5%	\$491	27.7%	17.0%	0	0.0%	13.7%	\$0	0.0%	8.9%	
	Middle	6	30.0%	\$694	29.9%	18.0%	4	26.7%	21.7%	\$465	26.2%	19.1%	2	40.0%	24.7%	\$229	41.5%	20.6%	
	Upper	7	35.0%	\$1,040	44.8%	35.5%	5	33.3%	40.6%	\$816	46.0%	54.7%	2	40.0%	40.8%	\$224	40.6%	55.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.4%	\$0	0.0%	6.1%	0	0.0%	14.0%	\$0	0.0%	11.8%	
	Total	20	100.0%	\$2,324	100.0%	100.0%	15	100.0%	100.0%	\$1,772	100.0%	100.0%	5	100.0%	100.0%	\$552	100.0%	100.0%	
REFINANCE	Low	6	8.3%	\$225	2.9%	29.6%	5	11.9%	8.1%	\$214	5.2%	3.5%	1	3.3%	7.1%	\$11	0.3%	2.6%	
	Moderate	7	9.7%	\$442	5.8%	16.8%	3	7.1%	11.6%	\$225	5.5%	7.5%	4	13.3%	9.5%	\$217	6.0%	5.0%	
	Middle	11	15.3%	\$879	11.4%	18.0%	7	16.7%	18.4%	\$569	13.9%	14.6%	4	13.3%	15.3%	\$310	8.6%	11.4%	
	Upper	46	63.9%	\$5,914	77.0%	35.5%	26	61.9%	45.9%	\$3,010	73.6%	55.4%	20	66.7%	51.4%	\$2,904	80.8%	59.3%	
	Unknown	2	2.8%	\$225	2.9%	0.0%	1	2.4%	15.9%	\$74	1.8%	19.0%	1	3.3%	16.7%	\$151	4.2%	21.8%	
	Total	72	100.0%	\$7,685	100.0%	100.0%	42	100.0%	100.0%	\$4,092	100.0%	100.0%	30	100.0%	100.0%	\$3,593	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	16.7%	\$34	17.5%	29.6%	3	20.0%	11.5%	\$26	27.7%	1.9%	2	13.3%	15.8%	\$8	8.0%	6.0%	
	Moderate	7	23.3%	\$29	14.9%	16.8%	3	20.0%	15.4%	\$14	14.9%	7.7%	4	26.7%	15.8%	\$15	15.0%	8.3%	
	Middle	8	26.7%	\$45	23.2%	18.0%	5	33.3%	25.6%	\$30	31.9%	9.8%	3	20.0%	21.1%	\$15	15.0%	24.9%	
	Upper	10	33.3%	\$86	44.3%	35.5%	4	26.7%	44.9%	\$24	25.5%	77.1%	6	40.0%	38.6%	\$62	62.0%	45.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	3.5%	0	0.0%	8.8%	\$0	0.0%	15.4%	
	Total	30	100.0%	\$194	100.0%	100.0%	15	100.0%	100.0%	\$94	100.0%	100.0%	15	100.0%	100.0%	\$100	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	29.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	35.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	12	9.8%	\$358	3.5%	29.6%	8	11.1%	8.0%	\$240	4.0%	3.3%	4	8.0%	7.5%	\$118	2.8%	2.8%	
	Moderate	20	16.4%	\$962	9.4%	16.8%	12	16.7%	15.3%	\$730	12.3%	10.2%	8	16.0%	11.1%	\$232	5.5%	6.1%	
	Middle	25	20.5%	\$1,618	15.9%	18.0%	16	22.2%	19.8%	\$1,064	17.9%	15.6%	9	18.0%	18.3%	\$554	13.1%	14.3%	
	Upper	63	51.6%	\$7,040	69.0%	35.5%	35	48.6%	44.2%	\$3,850	64.6%	55.3%	28	56.0%	47.4%	\$3,190	75.1%	57.7%	
	Unknown	2	1.6%	\$225	2.2%	0.0%	1	1.4%	12.6%	\$74	1.2%	15.6%	1	2.0%	15.7%	\$151	3.6%	19.1%	
	Total	122	100.0%	\$10,203	100.0%	100.0%	72	100.0%	100.0%	\$5,958	100.0%	100.0%	50	100.0%	100.0%	\$4,245	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	39	25.0%	\$3,448	32.0%	90.9%	21	61.8%	39.1%	\$2,175	50.6%	53.1%	18	14.8%	34.9%	\$1,273	19.7%	36.8%
		Over \$1 Million	19	12.2%	\$4,329	40.2%	4.2%	11	32.4%					8	6.6%				
		Total Rev. available	58	37.2%	\$7,777	72.2%	95.1%	32	94.2%					26	21.4%				
	Rev. Not Known	98	62.8%	\$2,988	27.8%	5.0%	2	5.9%					96	78.7%					
	Total	156	100.0%	\$10,765	100.0%	100.0%	34	100.0%					122	100.0%					
Loan Size	\$100,000 or Less	133	85.3%	\$2,961	27.5%		23	67.6%	90.2%	\$743	17.3%	28.0%	110	90.2%	93.2%	\$2,218	34.3%	32.9%	
	\$100,001 - \$250,000	14	9.0%	\$2,854	26.5%		6	17.6%	5.7%	\$1,241	28.9%	22.5%	8	6.6%	3.6%	\$1,613	25.0%	18.0%	
	\$250,001 - \$1 Million	9	5.8%	\$4,950	46.0%		5	14.7%	4.1%	\$2,317	53.9%	49.5%	4	3.3%	3.2%	\$2,633	40.7%	49.1%	
	Total	156	100.0%	\$10,765	100.0%		34	100.0%	100.0%	\$4,301	100.0%	100.0%	122	100.0%	100.0%	\$6,464	100.0%	100.0%	
	Total	156	100.0%	\$10,765	100.0%		34	100.0%	100.0%	\$4,301	100.0%	100.0%	122	100.0%	100.0%	\$6,464	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	24	54.5%	\$4,228	56.3%	93.8%	12	63.2%	44.8%	\$2,333	59.0%	50.3%	12	48.0%	57.0%	\$1,895	53.2%	56.2%
		Over \$1 Million	14	31.8%	\$3,168	42.2%	5.4%	7	36.8%					7	28.0%				
		Total	44	100.0%	\$7,512	100.0%	100.0%	19	100.0%					25	100.0%				
	Not Known	6	13.6%	\$116	1.5%	0.9%	0	0.0%					6	24.0%					
	Total	44	100.0%	\$7,512	100.0%	100.0%	19	100.0%	100.0%	\$3,953	100.0%	100.0%	25	100.0%	100.0%	\$3,559	100.0%	100.0%	
Loan Size	\$100,000 or Less	20	45.5%	\$1,122	14.9%		7	36.8%	68.6%	\$518	13.1%	20.8%	13	52.0%	72.9%	\$604	17.0%	24.5%	
	\$100,001 - \$250,000	14	31.8%	\$2,603	34.7%		6	31.6%	21.0%	\$1,133	28.7%	36.9%	8	32.0%	16.8%	\$1,470	41.3%	31.6%	
	\$250,001 - \$500,000	10	22.7%	\$3,787	50.4%		6	31.6%	10.5%	\$2,302	58.2%	42.3%	4	16.0%	10.3%	\$1,485	41.7%	44.0%	
	Total	44	100.0%	\$7,512	100.0%		19	100.0%	100.0%	\$3,953	100.0%	100.0%	25	100.0%	100.0%	\$3,559	100.0%	100.0%	
	Total	44	100.0%	\$7,512	100.0%		19	100.0%	100.0%	\$3,953	100.0%	100.0%	25	100.0%	100.0%	\$3,559	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: GA Valdosta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	11.5	2,684	12.0	1,114	41.5	4,694	21.0
Moderate-income	4	15.4	2,318	10.4	545	23.5	3,792	16.9
Middle-income	12	46.2	10,675	47.7	1,124	10.5	4,461	19.9
Upper-income	7	26.9	6,712	30.0	319	4.8	9,442	42.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	26	100.0	22,389	100.0	3,102	13.9	22,389	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,653	1,689	8.5	36.3	2,235	48.0	729	15.7
Moderate-income	5,103	1,355	6.8	26.6	3,001	58.8	747	14.6
Middle-income	16,687	9,862	49.6	59.1	5,162	30.9	1,663	10.0
Upper-income	10,108	6,959	35.0	68.8	2,391	23.7	758	7.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	36,551	19,865	100.0	54.3	12,789	35.0	3,897	10.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	613	12.0	528	11.5	47	17.7	38	15.6
Moderate-income	823	16.1	714	15.5	58	21.9	51	21.0
Middle-income	1,957	38.3	1,799	39.0	78	29.4	80	32.9
Upper-income	1,722	33.7	1,566	34.0	82	30.9	74	30.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,115	100.0	4,607	100.0	265	100.0	243	100.0
Percentage of Total Businesses:			90.1		5.2		4.8	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4	3.7	4	3.8	0	0.0	0	0.0
Moderate-income	3	2.8	3	2.9	0	0.0	0	0.0
Middle-income	64	59.3	62	59.6	2	50.0	0	0.0
Upper-income	37	34.3	35	33.7	2	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	108	100.0	104	100.0	4	100.0	0	.0
Percentage of Total Farms:			96.3		3.7		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Valdosta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	8.5%	0	0.0%	3.1%	\$0	0.0%	2.1%	0	0.0%	3.9%	\$0	0.0%	3.0%
	Moderate	0	0.0%	\$0	0.0%	6.8%	0	0.0%	3.0%	\$0	0.0%	1.9%	0	0.0%	1.7%	\$0	0.0%	0.9%
	Middle	25	44.6%	\$4,025	42.7%	49.6%	15	45.5%	51.3%	\$2,463	44.7%	47.5%	10	43.5%	54.4%	\$1,562	40.0%	51.7%
	Upper	31	55.4%	\$5,391	57.3%	35.0%	18	54.5%	42.6%	\$3,048	55.3%	48.4%	13	56.5%	39.9%	\$2,343	60.0%	44.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	56	100.0%	\$9,416	100.0%	100.0%	33	100.0%	100.0%	\$5,511	100.0%	100.0%	23	100.0%	100.0%	\$3,905	100.0%	100.0%
REFINANCE	Low	2	2.4%	\$182	1.3%	8.5%	1	2.0%	3.3%	\$128	1.5%	1.8%	1	2.9%	2.9%	\$54	1.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	6.8%	0	0.0%	4.0%	\$0	0.0%	2.8%	0	0.0%	3.7%	\$0	0.0%	3.2%
	Middle	29	34.9%	\$3,367	23.8%	49.6%	18	36.7%	47.6%	\$1,940	22.9%	42.2%	11	32.4%	48.5%	\$1,427	25.1%	43.0%
	Upper	52	62.7%	\$10,619	75.0%	35.0%	30	61.2%	45.1%	\$6,421	75.6%	53.2%	22	64.7%	44.8%	\$4,198	73.9%	52.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	83	100.0%	\$14,168	100.0%	100.0%	49	100.0%	100.0%	\$8,489	100.0%	100.0%	34	100.0%	100.0%	\$5,679	100.0%	100.0%
HOME IMPROVEMENT	Low	1	12.5%	\$3	7.9%	8.5%	1	25.0%	5.4%	\$3	12.5%	1.5%	0	0.0%	11.8%	\$0	0.0%	12.3%
	Moderate	2	25.0%	\$10	26.3%	6.8%	1	25.0%	3.6%	\$8	33.3%	2.5%	1	25.0%	7.5%	\$2	14.3%	6.2%
	Middle	2	25.0%	\$7	18.4%	49.6%	0	0.0%	53.0%	\$0	0.0%	39.9%	2	50.0%	46.6%	\$7	50.0%	41.2%
	Upper	3	37.5%	\$18	47.4%	35.0%	2	50.0%	38.0%	\$13	54.2%	56.1%	1	25.0%	34.2%	\$5	35.7%	40.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$38	100.0%	100.0%	4	100.0%	100.0%	\$24	100.0%	100.0%	4	100.0%	100.0%	\$14	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	11.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	31.0%	0	0.0%	55.0%	\$0	0.0%	7.8%	0	0.0%	73.1%	\$0	0.0%	53.4%
	Middle	0	0.0%	\$0	0.0%	33.6%	0	0.0%	30.0%	\$0	0.0%	90.3%	0	0.0%	11.5%	\$0	0.0%	16.8%
	Upper	0	0.0%	\$0	0.0%	24.1%	0	0.0%	15.0%	\$0	0.0%	1.9%	0	0.0%	15.4%	\$0	0.0%	29.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	2.0%	\$185	0.8%	8.5%	2	2.3%	3.3%	\$131	0.9%	1.7%	1	1.6%	3.6%	\$54	0.6%	2.1%
	Moderate	2	1.4%	\$10	0.0%	6.8%	1	1.2%	3.9%	\$8	0.1%	3.1%	1	1.6%	3.8%	\$2	0.0%	4.8%
	Middle	56	38.1%	\$7,399	31.3%	49.6%	33	38.4%	49.1%	\$4,403	31.4%	50.2%	23	37.7%	50.0%	\$2,996	31.2%	44.4%
	Upper	86	58.5%	\$16,028	67.9%	35.0%	50	58.1%	43.7%	\$9,482	67.6%	44.9%	36	59.0%	42.6%	\$6,546	68.2%	48.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	147	100.0%	\$23,622	100.0%	100.0%	86	100.0%	100.0%	\$14,024	100.0%	100.0%	61	100.0%	100.0%	\$9,598	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	6	6.9%	\$486	5.7%	11.5%	2	13.3%	9.4%	\$442	13.4%	10.8%	4	5.6%	9.1%	\$44	0.8%	9.7%
	Moderate	22	25.3%	\$1,466	17.1%	15.5%	2	13.3%	18.2%	\$617	18.7%	22.7%	20	27.8%	15.4%	\$849	16.1%	18.8%
	Middle	24	27.6%	\$3,750	43.7%	39.0%	7	46.7%	32.7%	\$2,135	64.8%	29.0%	17	23.6%	35.1%	\$1,615	30.6%	37.6%
	Upper	35	40.2%	\$2,872	33.5%	34.0%	4	26.7%	38.0%	\$103	3.1%	37.2%	31	43.1%	38.4%	\$2,769	52.5%	33.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.3%	0	0.0%	2.0%	\$0	0.0%	0.3%
Total	87	100.0%	\$8,574	100.0%	100.0%	15	100.0%	100.0%	\$3,297	100.0%	100.0%	72	100.0%	100.0%	\$5,277	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	3.8%	0	0.0%	6.9%	\$0	0.0%	16.9%	0	0.0%	5.0%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	2.9%	0	0.0%	6.9%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	59.6%	0	0.0%	51.7%	\$0	0.0%	58.4%	0	0.0%	50.0%	\$0	0.0%	32.6%
	Upper	0	0.0%	\$0	0.0%	33.7%	0	0.0%	34.5%	\$0	0.0%	24.4%	0	0.0%	45.0%	\$0	0.0%	67.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Valdosta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank	Agg	Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %	#			%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	5	8.9%	\$410	4.4%	21.0%	2	6.1%	4.5%	\$177	3.2%	2.3%	3	13.0%	6.8%	\$233	6.0%	3.4%	
	Moderate	6	10.7%	\$702	7.5%	16.9%	4	12.1%	14.7%	\$454	8.2%	10.5%	2	8.7%	15.6%	\$248	6.4%	11.7%	
	Middle	16	28.6%	\$2,080	22.1%	19.9%	9	27.3%	22.0%	\$1,224	22.2%	20.2%	7	30.4%	23.1%	\$856	21.9%	21.8%	
	Upper	29	51.8%	\$6,224	66.1%	42.2%	18	54.5%	39.5%	\$3,656	66.3%	47.3%	11	47.8%	33.0%	\$2,568	65.8%	42.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.2%	\$0	0.0%	19.7%	0	0.0%	21.5%	\$0	0.0%	20.7%	
	Total	56	100.0%	\$9,416	100.0%	100.0%	33	100.0%	100.0%	\$5,511	100.0%	100.0%	23	100.0%	100.0%	\$3,905	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	3.6%	\$0	0.0%	1.7%	0	0.0%	3.7%	\$0	0.0%	1.7%	
	Moderate	12	14.5%	\$1,412	10.0%	16.9%	11	22.4%	8.1%	\$1,316	15.5%	5.1%	1	2.9%	8.6%	\$96	1.7%	5.6%	
	Middle	15	18.1%	\$1,607	11.3%	19.9%	10	20.4%	15.0%	\$1,269	14.9%	10.3%	5	14.7%	13.3%	\$338	6.0%	10.3%	
	Upper	56	67.5%	\$11,149	78.7%	42.2%	28	57.1%	41.9%	\$5,904	69.5%	49.5%	28	82.4%	38.4%	\$5,245	92.4%	44.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	31.3%	\$0	0.0%	33.4%	0	0.0%	36.0%	\$0	0.0%	38.3%	
	Total	83	100.0%	\$14,168	100.0%	100.0%	49	100.0%	100.0%	\$8,489	100.0%	100.0%	34	100.0%	100.0%	\$5,679	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	37.5%	\$13	34.2%	21.0%	2	50.0%	13.3%	\$11	45.8%	10.3%	1	25.0%	14.3%	\$2	14.3%	5.5%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	13.9%	\$0	0.0%	7.1%	0	0.0%	10.6%	\$0	0.0%	6.0%	
	Middle	1	12.5%	\$8	21.1%	19.9%	1	25.0%	26.5%	\$8	33.3%	19.9%	0	0.0%	22.4%	\$0	0.0%	13.4%	
	Upper	4	50.0%	\$17	44.7%	42.2%	1	25.0%	38.6%	\$5	20.8%	50.4%	3	75.0%	31.1%	\$12	85.7%	40.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.8%	\$0	0.0%	12.3%	0	0.0%	21.7%	\$0	0.0%	34.3%	
	Total	8	100.0%	\$38	100.0%	100.0%	4	100.0%	100.0%	\$24	100.0%	100.0%	4	100.0%	100.0%	\$14	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	5.4%	\$423	1.8%	21.0%	4	4.7%	4.3%	\$188	1.3%	1.8%	4	6.6%	5.1%	\$235	2.4%	2.2%	
	Moderate	18	12.2%	\$2,114	8.9%	16.9%	15	17.4%	10.8%	\$1,770	12.6%	6.3%	3	4.9%	10.8%	\$344	3.6%	7.1%	
	Middle	32	21.8%	\$3,695	15.6%	19.9%	20	23.3%	18.0%	\$2,501	17.8%	12.5%	12	19.7%	16.6%	\$1,194	12.4%	13.3%	
	Upper	89	60.5%	\$17,390	73.6%	42.2%	47	54.7%	40.7%	\$9,565	68.2%	42.3%	42	68.9%	36.1%	\$7,825	81.5%	41.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	26.2%	\$0	0.0%	37.0%	0	0.0%	31.4%	\$0	0.0%	35.7%	
	Total	147	100.0%	\$23,622	100.0%	100.0%	86	100.0%	100.0%	\$14,024	100.0%	100.0%	61	100.0%	100.0%	\$9,598	100.0%	100.0%	
Small Business	Total Businesses																		
	Revenue	\$1 Million or Less	23	26.4%	\$2,886	33.7%	90.1%	8	53.3%	39.5%	\$529	16.0%	42.1%	15	20.8%	47.2%	\$2,357	44.7%	57.3%
		Over \$1 Million	9	10.3%	\$3,715	43.3%	5.2%	5	33.3%					4	5.6%				
		Total Rev. available	32	36.7%	\$6,601	77.0%	95.3%	13	86.6%					19	26.4%				
		Rev. Not Known	55	63.2%	\$1,973	23.0%	4.8%	2	13.3%					53	73.6%				
		Total	87	100.0%	\$8,574	100.0%	100.0%	15	100.0%					72	100.0%				
	Loan Size	\$100,000 or Less	69	79.3%	\$1,619	18.9%		9	60.0%	85.5%	\$390	11.8%	25.0%	60	83.3%	87.3%	\$1,229	23.3%	23.0%
		\$100,001 - \$250,000	8	9.2%	\$1,585	18.5%		2	13.3%	7.4%	\$500	15.2%	20.9%	6	8.3%	6.8%	\$1,085	20.6%	21.3%
		\$250,001 - \$1 Million	10	11.5%	\$5,370	62.6%		4	26.7%	7.1%	\$2,407	73.0%	54.2%	6	8.3%	6.0%	\$2,963	56.1%	55.7%
		Total	87	100.0%	\$8,574	100.0%		15	100.0%	100.0%	\$3,297	100.0%	100.0%	72	100.0%	100.0%	\$5,277	100.0%	100.0%
Total Farms																			
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	96.3%	0	0.0%	72.4%	\$0	0.0%	85.2%	0	0.0%	65.0%	\$0	0.0%	39.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.7%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	72.4%	\$0	0.0%	30.9%	0	0.0%	50.0%	\$0	0.0%	11.5%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	24.1%	\$0	0.0%	54.7%	0	0.0%	40.0%	\$0	0.0%	56.6%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	14.5%	0	0.0%	10.0%	\$0	0.0%	31.8%	
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: IL Bloomington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	1	2.4	10	0.0	5	50.0	6,222	17.4	
Moderate-income	9	22.0	7,790	21.8	855	11.0	6,738	18.9	
Middle-income	23	56.1	19,895	55.8	528	2.7	9,490	26.6	
Upper-income	8	19.5	7,981	22.4	79	1.0	13,226	37.1	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	41	100.0	35,676	100.0	1,467	4.1	35,676	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	271	0	0.0	0.0	270	99.6	1	0.4	
Moderate-income	15,860	8,009	21.2	50.5	6,683	42.1	1,168	7.4	
Middle-income	33,104	20,839	55.3	63.0	10,776	32.6	1,489	4.5	
Upper-income	10,737	8,859	23.5	82.5	1,310	12.2	568	5.3	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	59,972	37,707	100.0	62.9	19,039	31.7	3,226	5.4	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	43	0.8	35	0.7	4	1.1	4	1.2	
Moderate-income	1,296	22.7	1,126	22.4	84	23.9	86	26.5	
Middle-income	3,331	58.4	2,932	58.3	210	59.8	189	58.3	
Upper-income	1,032	18.1	934	18.6	53	15.1	45	13.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	5,702	100.0	5,027	100.0	351	100.0	324	100.0	
Percentage of Total Businesses:				88.2		6.2		5.7	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	19	3.2	18	3.0	0	0.0	1	20.0	
Middle-income	454	75.7	450	75.8	1	100.0	3	60.0	
Upper-income	127	21.2	126	21.2	0	0.0	1	20.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	600	100.0	594	100.0	1	100.0	5	100.0	
Percentage of Total Farms:				99.0		.2		.8	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Bloomington

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$(000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	9	22.0%	\$856	14.1%	21.2%	5	26.3%	20.0%	\$473	18.5%	15.6%	4	18.2%	18.1%	\$383	10.9%	14.9%
	Middle	18	43.9%	\$2,195	36.1%	55.3%	8	42.1%	47.2%	\$976	38.2%	41.4%	10	45.5%	46.0%	\$1,219	34.6%	40.2%
	Upper	14	34.1%	\$3,025	49.8%	23.5%	6	31.6%	32.8%	\$1,103	43.2%	43.0%	8	36.4%	35.8%	\$1,922	54.5%	44.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	41	100.0%	\$6,076	100.0%	100.0%	19	100.0%	100.0%	\$2,552	100.0%	100.0%	22	100.0%	100.0%	\$3,524	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	20	20.0%	\$2,200	16.7%	21.2%	15	25.9%	15.3%	\$1,656	23.5%	12.6%	5	11.9%	15.5%	\$544	8.9%	12.6%
	Middle	44	44.0%	\$5,111	38.8%	55.3%	25	43.1%	41.3%	\$2,490	35.4%	36.2%	19	45.2%	43.5%	\$2,621	42.8%	38.3%
	Upper	36	36.0%	\$5,847	44.4%	23.5%	18	31.0%	43.4%	\$2,894	41.1%	51.2%	18	42.9%	41.0%	\$2,953	48.3%	49.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	100	100.0%	\$13,158	100.0%	100.0%	58	100.0%	100.0%	\$7,040	100.0%	100.0%	42	100.0%	100.0%	\$6,118	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	21.2%	0	0.0%	17.3%	\$0	0.0%	11.3%	0	0.0%	10.7%	\$0	0.0%	5.9%
	Middle	1	100.0%	\$3	100.0%	55.3%	1	100.0%	49.5%	\$3	100.0%	40.8%	0	0.0%	51.2%	\$0	0.0%	49.8%
	Upper	0	0.0%	\$0	0.0%	23.5%	0	0.0%	33.2%	\$0	0.0%	47.9%	0	0.0%	37.7%	\$0	0.0%	44.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$3	100.0%	100.0%	1	100.0%	100.0%	\$3	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	3.0%	\$0	0.0%	2.4%	0	0.0%	6.3%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	36.5%	0	0.0%	33.7%	\$0	0.0%	14.8%	0	0.0%	27.0%	\$0	0.0%	11.4%
	Middle	0	0.0%	\$0	0.0%	54.3%	0	0.0%	54.5%	\$0	0.0%	50.9%	0	0.0%	55.6%	\$0	0.0%	60.6%
	Upper	0	0.0%	\$0	0.0%	7.1%	0	0.0%	8.9%	\$0	0.0%	31.9%	0	0.0%	11.1%	\$0	0.0%	24.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.3%
	Moderate	29	20.4%	\$3,056	15.9%	21.2%	20	25.6%	16.8%	\$2,129	22.2%	13.4%	9	14.1%	16.2%	\$927	9.6%	13.1%
	Middle	63	44.4%	\$7,309	38.0%	55.3%	34	43.6%	43.2%	\$3,469	36.2%	38.3%	29	45.3%	44.6%	\$3,840	39.8%	41.0%
	Upper	50	35.2%	\$8,872	46.1%	23.5%	24	30.8%	39.9%	\$3,997	41.7%	48.1%	26	40.6%	39.0%	\$4,875	50.6%	45.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	142	100.0%	\$19,237	100.0%	100.0%	78	100.0%	100.0%	\$9,595	100.0%	100.0%	64	100.0%	100.0%	\$9,642	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.3%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	0.8%
	Moderate	15	23.4%	\$2,523	37.7%	22.4%	4	19.0%	18.0%	\$1,086	27.4%	20.8%	11	25.6%	19.2%	\$1,437	52.5%	25.1%
	Middle	35	54.7%	\$3,776	56.4%	58.3%	14	66.7%	53.6%	\$2,760	69.7%	54.4%	21	48.8%	52.5%	\$1,016	37.1%	48.5%
	Upper	14	21.9%	\$398	5.9%	18.6%	3	14.3%	25.1%	\$113	2.9%	24.1%	11	25.6%	25.9%	\$285	10.4%	25.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	0.4%	0	0.0%	2.2%	\$0	0.0%	0.3%	
Total	64	100.0%	\$6,697	100.0%	100.0%	21	100.0%	100.0%	\$3,959	100.0%	100.0%	43	100.0%	100.0%	\$2,738	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.0%	0	0.0%	2.9%	\$0	0.0%	1.0%	0	0.0%	3.0%	\$0	0.0%	2.1%
	Middle	12	100.0%	\$1,626	100.0%	75.8%	5	100.0%	79.5%	\$686	100.0%	83.7%	7	100.0%	79.6%	\$940	100.0%	82.8%
	Upper	0	0.0%	\$0	0.0%	21.2%	0	0.0%	16.9%	\$0	0.0%	15.2%	0	0.0%	17.0%	\$0	0.0%	15.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.1%	
Total	12	100.0%	\$1,626	100.0%	100.0%	5	100.0%	100.0%	\$686	100.0%	100.0%	7	100.0%	100.0%	\$940	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: IL Bloomington

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count		Dollar		#	Count		Dollar		Count		Dollar						
		#	%	\$(000s)	%		%	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
		#	%	\$(000s)	%	#	%	%	\$(000s)	%	%	#	%	%	\$(000s)	%	%		
HOME PURCHASE	Low	9	22.0%	\$767	12.6%	17.4%	5	26.3%	14.3%	\$450	17.6%	8.6%	4	18.2%	13.7%	\$317	9.0%	7.9%	
	Moderate	9	22.0%	\$1,080	17.8%	18.9%	4	21.1%	22.4%	\$511	20.0%	18.0%	5	22.7%	25.6%	\$569	16.1%	20.6%	
	Middle	11	26.8%	\$1,729	28.5%	26.6%	5	26.3%	21.5%	\$729	28.6%	21.9%	6	27.3%	23.8%	\$1,000	28.4%	24.6%	
	Upper	12	29.3%	\$2,500	41.1%	37.1%	5	26.3%	27.2%	\$862	33.8%	38.6%	7	31.8%	29.2%	\$1,638	46.5%	39.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.6%	\$0	0.0%	13.0%	0	0.0%	7.7%	\$0	0.0%	7.0%	
	Total	41	100.0%	\$6,076	100.0%	100.0%	19	100.0%	100.0%	\$2,552	100.0%	100.0%	22	100.0%	100.0%	\$3,524	100.0%	100.0%	
REFINANCE	Low	20	20.0%	\$1,778	13.5%	17.4%	13	22.4%	6.0%	\$1,069	15.2%	3.2%	7	16.7%	6.9%	\$709	11.6%	3.9%	
	Moderate	15	15.0%	\$1,592	12.1%	18.9%	9	15.5%	14.0%	\$1,094	15.5%	9.7%	6	14.3%	16.3%	\$498	8.1%	11.7%	
	Middle	21	21.0%	\$2,338	17.8%	26.6%	13	22.4%	22.5%	\$1,406	20.0%	19.7%	8	19.0%	24.4%	\$932	15.2%	21.3%	
	Upper	39	39.0%	\$6,634	50.4%	37.1%	21	36.2%	43.3%	\$3,124	44.4%	52.7%	18	42.9%	40.4%	\$3,510	57.4%	50.2%	
	Unknown	5	5.0%	\$816	6.2%	0.0%	2	3.4%	14.1%	\$347	4.9%	14.7%	3	7.1%	11.9%	\$469	7.7%	12.9%	
	Total	100	100.0%	\$13,158	100.0%	100.0%	58	100.0%	100.0%	\$7,040	100.0%	100.0%	42	100.0%	100.0%	\$6,118	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	17.4%	0	0.0%	14.9%	\$0	0.0%	6.9%	0	0.0%	13.1%	\$0	0.0%	7.0%	
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	14.5%	\$0	0.0%	9.3%	0	0.0%	17.2%	\$0	0.0%	10.1%	
	Middle	0	0.0%	\$0	0.0%	26.6%	0	0.0%	22.1%	\$0	0.0%	23.0%	0	0.0%	19.7%	\$0	0.0%	19.6%	
	Upper	1	100.0%	\$3	100.0%	37.1%	1	100.0%	39.4%	\$3	100.0%	47.9%	0	0.0%	44.7%	\$0	0.0%	58.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.0%	\$0	0.0%	13.0%	0	0.0%	5.3%	\$0	0.0%	5.1%	
	Total	1	100.0%	\$3	100.0%	100.0%	1	100.0%	100.0%	\$3	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	26.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	37.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	29	20.4%	\$2,545	13.2%	17.4%	18	23.1%	8.4%	\$1,519	15.8%	4.4%	11	17.2%	9.1%	\$1,026	10.6%	4.8%	
	Moderate	24	16.9%	\$2,672	13.9%	18.9%	13	16.7%	16.1%	\$1,605	16.7%	11.3%	11	17.2%	19.1%	\$1,067	11.1%	13.2%	
	Middle	32	22.5%	\$4,067	21.1%	26.6%	18	23.1%	22.0%	\$2,135	22.3%	19.3%	14	21.9%	23.9%	\$1,932	20.0%	20.4%	
	Upper	52	36.6%	\$9,137	47.5%	37.1%	27	34.6%	38.5%	\$3,989	41.6%	46.5%	25	39.1%	36.8%	\$5,148	53.4%	42.9%	
	Unknown	5	3.5%	\$816	4.2%	0.0%	2	2.6%	15.0%	\$347	3.6%	18.4%	3	4.7%	11.1%	\$469	4.9%	18.7%	
	Total	142	100.0%	\$19,237	100.0%	100.0%	78	100.0%	100.0%	\$9,595	100.0%	100.0%	64	100.0%	100.0%	\$9,642	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	14	21.9%	\$1,425	21.3%	88.2%	10	47.6%	46.7%	\$1,283	32.4%	49.2%	4	9.3%	50.6%	\$142	5.2%	51.1%
		Over \$1 Million	13	20.3%	\$4,264	63.7%	6.2%	6	28.6%					7	16.3%				
		Total Rev. available	27	42.2%	\$5,689	85.0%	94.4%	16	76.2%					11	25.6%				
		Rev. Not Known	37	57.8%	\$1,008	15.1%	5.7%	5	23.8%					32	74.4%				
	Total	64	100.0%	\$6,697	100.0%	100.0%	21	100.0%					43	100.0%					
Loan Size	\$100,000 or Less	54	84.4%	\$1,531	22.9%		14	66.7%	82.9%	\$443	11.2%	19.9%	40	93.0%	85.7%	\$1,088	39.7%	22.9%	
	\$100,001 - \$250,000	4	6.3%	\$566	8.5%		3	14.3%	7.8%	\$416	10.5%	16.9%	1	2.3%	6.7%	\$150	5.5%	16.8%	
	\$250,001 - \$1 Million	6	9.4%	\$4,600	68.7%		4	19.0%	9.3%	\$3,100	78.3%	63.2%	2	4.7%	7.6%	\$1,500	54.8%	60.2%	
	Total	64	100.0%	\$6,697	100.0%		21	100.0%	100.0%	\$3,959	100.0%	100.0%	43	100.0%	100.0%	\$2,738	100.0%	100.0%	
	Total Farms																		
Small Farm	Revenue	\$1 Million or Less	11	91.7%	\$1,616	99.4%	99.0%	5	100.0%	86.0%	\$686	100.0%	82.0%	6	85.7%	82.0%	\$930	98.9%	75.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.2%	0	0.0%				0	0.0%					
		Not Known	1	8.3%	\$10	0.6%	0.8%	0	0.0%				1	14.3%					
		Total	12	100.0%	\$1,626	100.0%	100.0%	5	100.0%				7	100.0%					
	Loan Size	\$100,000 or Less	8	66.7%	\$471	29.0%		3	60.0%	69.2%	\$226	32.9%	29.2%	5	71.4%	65.5%	\$245	26.1%	26.6%
		\$100,001 - \$250,000	2	16.7%	\$460	28.3%		2	40.0%	22.9%	\$460	67.1%	41.6%	0	0.0%	24.0%	\$0	0.0%	39.3%
Total		12	100.0%	\$1,626	100.0%		5	100.0%	100.0%	\$686	100.0%	100.0%	7	100.0%	100.0%	\$940	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: IL Central IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	3,223	14.8	
Moderate-income	1	4.3	677	3.1	55	8.1	3,839	17.6	
Middle-income	19	82.6	18,778	86.1	1,234	6.6	5,447	25.0	
Upper-income	3	13.0	2,362	10.8	76	3.2	9,308	42.7	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	23	100.0	21,817	100.0	1,365	6.3	21,817	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	1,203	653	2.8	54.3	423	35.2	127	10.6	
Middle-income	29,576	20,434	86.6	69.1	7,175	24.3	1,967	6.7	
Upper-income	3,367	2,518	10.7	74.8	601	17.8	248	7.4	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	34,146	23,605	100.0	69.1	8,199	24.0	2,342	6.9	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	109	3.3	99	3.3	3	2.1	7	3.4	
Middle-income	2,934	88.3	2,622	88.3	131	90.3	181	87.4	
Upper-income	280	8.4	250	8.4	11	7.6	19	9.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	3,323	100.0	2,971	100.0	145	100.0	207	100.0	
Percentage of Total Businesses:				89.4		4.4		6.2	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	2	0.3	2	0.3	0	0.0	0	0.0	
Middle-income	607	78.9	606	78.9	1	100.0	0	0.0	
Upper-income	160	20.8	160	20.8	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	769	100.0	768	100.0	1	100.0	0	.0	
Percentage of Total Farms:				99.9		.1		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Central IL

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %					
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.8%	0	0.0%	2.1%	\$0	0.0%	1.6%	0	0.0%	2.2%	\$0	0.0%	2.2%
	Middle	26	96.3%	\$2,037	98.1%	86.6%	13	92.9%	87.3%	\$1,227	96.8%	85.5%	13	100.0%	88.9%	\$810	100.0%	87.0%
	Upper	1	3.7%	\$40	1.9%	10.7%	1	7.1%	10.6%	\$40	3.2%	12.9%	0	0.0%	8.4%	\$0	0.0%	9.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	1.0%
	Total	27	100.0%	\$2,077	100.0%	100.0%	14	100.0%	100.0%	\$1,267	100.0%	100.0%	13	100.0%	100.0%	\$810	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	2.0%	\$153	1.7%	2.8%	2	3.4%	2.2%	\$153	2.6%	2.3%	0	0.0%	3.3%	\$0	0.0%	3.1%
	Middle	83	84.7%	\$7,598	82.6%	86.6%	50	84.7%	86.5%	\$4,832	81.5%	84.1%	33	84.6%	82.3%	\$2,766	84.7%	80.7%
	Upper	13	13.3%	\$1,443	15.7%	10.7%	7	11.9%	11.3%	\$945	15.9%	13.6%	6	15.4%	14.3%	\$498	15.3%	15.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.4%
	Total	98	100.0%	\$9,194	100.0%	100.0%	59	100.0%	100.0%	\$5,930	100.0%	100.0%	39	100.0%	100.0%	\$3,264	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.8%	0	0.0%	0.9%	\$0	0.0%	1.9%	0	0.0%	1.1%	\$0	0.0%	1.4%
	Middle	15	93.8%	\$121	97.6%	86.6%	6	85.7%	87.5%	\$43	93.5%	92.2%	9	100.0%	90.0%	\$78	100.0%	89.9%
	Upper	1	6.3%	\$3	2.4%	10.7%	1	14.3%	11.6%	\$3	6.5%	5.9%	0	0.0%	7.8%	\$0	0.0%	8.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.1%	\$0	0.0%	0.2%
	Total	16	100.0%	\$124	100.0%	100.0%	7	100.0%	100.0%	\$46	100.0%	100.0%	9	100.0%	100.0%	\$78	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	89.4%	0	0.0%	75.0%	\$0	0.0%	94.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	1.9%	0	0.0%	25.0%	\$0	0.0%	6.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	1.4%	\$153	1.3%	2.8%	2	2.5%	2.1%	\$153	2.1%	2.0%	0	0.0%	2.7%	\$0	0.0%	2.7%
	Middle	124	87.9%	\$9,756	85.6%	86.6%	69	86.3%	86.8%	\$6,102	84.2%	84.9%	55	90.2%	85.5%	\$3,654	88.0%	83.4%
	Upper	15	10.6%	\$1,486	13.0%	10.7%	9	11.3%	11.1%	\$988	13.6%	13.1%	6	9.8%	11.4%	\$498	12.0%	13.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.6%
	Total	141	100.0%	\$11,395	100.0%	100.0%	80	100.0%	100.0%	\$7,243	100.0%	100.0%	61	100.0%	100.0%	\$4,152	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	3.9%	\$20	1.6%	3.3%	0	0.0%	3.5%	\$0	0.0%	1.8%	2	5.6%	3.4%	\$20	2.8%	2.2%
	Middle	47	92.2%	\$1,190	96.0%	88.3%	14	93.3%	75.0%	\$500	97.1%	74.9%	33	91.7%	79.6%	\$690	95.2%	78.6%
	Upper	2	3.9%	\$30	2.4%	8.4%	1	6.7%	14.3%	\$15	2.9%	17.2%	1	2.8%	11.1%	\$15	2.1%	17.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	7.2%	\$0	0.0%	6.1%	0	0.0%	5.9%	\$0	0.0%	1.8%	
Total	51	100.0%	\$1,240	100.0%	100.0%	15	100.0%	100.0%	\$515	100.0%	100.0%	36	100.0%	100.0%	\$725	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.5%	\$0	0.0%	0.5%	0	0.0%	0.5%	\$0	0.0%	0.5%
	Middle	15	75.0%	\$2,280	68.2%	78.9%	7	70.0%	61.9%	\$1,119	64.5%	66.1%	8	80.0%	66.1%	\$1,161	72.1%	71.1%
	Upper	5	25.0%	\$1,065	31.8%	20.8%	3	30.0%	36.6%	\$615	35.5%	33.3%	2	20.0%	32.8%	\$450	27.9%	28.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.1%	0	0.0%	0.5%	\$0	0.0%	0.0%	
Total	20	100.0%	\$3,345	100.0%	100.0%	10	100.0%	100.0%	\$1,734	100.0%	100.0%	10	100.0%	100.0%	\$1,611	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: IL Central IL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010					2011								
		Count		Dollar		#	Count		Dollar			Count		Dollar					
		#	%	\$(000s)	\$ %		%	Bank	Agg	%	Bank	Agg	\$ %	#	%	%	Bank	Agg	\$ %
HOME PURCHASE	Low	6	22.2%	\$299	14.4%	14.8%	2	14.3%	13.0%	\$129	10.2%	8.3%	4	30.8%	12.4%	\$170	21.0%	7.8%	
	Moderate	8	29.6%	\$580	27.9%	17.6%	3	21.4%	28.6%	\$324	25.6%	23.4%	5	38.5%	32.2%	\$256	31.6%	27.1%	
	Middle	10	37.0%	\$905	43.6%	25.0%	7	50.0%	25.0%	\$555	43.8%	24.6%	3	23.1%	20.8%	\$350	43.2%	23.4%	
	Upper	3	11.1%	\$293	14.1%	42.7%	2	14.3%	28.5%	\$259	20.4%	39.5%	1	7.7%	21.1%	\$34	4.2%	29.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.9%	\$0	0.0%	4.2%	0	0.0%	13.6%	\$0	0.0%	11.7%	
	Total	27	100.0%	\$2,077	100.0%	100.0%	14	100.0%	100.0%	\$1,267	100.0%	100.0%	13	100.0%	100.0%	\$810	100.0%	100.0%	
REFINANCE	Low	6	6.1%	\$238	2.6%	14.8%	4	6.8%	4.9%	\$178	3.0%	2.5%	2	5.1%	4.5%	\$60	1.8%	2.1%	
	Moderate	7	7.1%	\$384	4.2%	17.6%	5	8.5%	13.4%	\$276	4.7%	9.1%	2	5.1%	12.7%	\$108	3.3%	8.7%	
	Middle	35	35.7%	\$2,770	30.1%	25.0%	19	32.2%	21.6%	\$1,528	25.8%	16.2%	16	41.0%	23.4%	\$1,242	38.1%	19.4%	
	Upper	48	49.0%	\$5,634	61.3%	42.7%	30	50.8%	52.6%	\$3,862	65.1%	62.8%	18	46.2%	50.2%	\$1,772	54.3%	60.1%	
	Unknown	2	2.0%	\$168	1.8%	0.0%	1	1.7%	7.5%	\$86	1.5%	9.5%	1	2.6%	9.3%	\$82	2.5%	9.6%	
	Total	98	100.0%	\$9,194	100.0%	100.0%	59	100.0%	100.0%	\$5,930	100.0%	100.0%	39	100.0%	100.0%	\$3,264	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	18.8%	\$30	24.2%	14.8%	3	42.9%	9.8%	\$30	65.2%	4.1%	0	0.0%	4.4%	\$0	0.0%	3.5%	
	Moderate	3	18.8%	\$13	10.5%	17.6%	2	28.6%	20.5%	\$8	17.4%	14.3%	1	11.1%	15.6%	\$5	6.4%	6.9%	
	Middle	1	6.3%	\$5	4.0%	25.0%	0	0.0%	24.1%	\$0	0.0%	29.0%	1	11.1%	33.3%	\$5	6.4%	33.4%	
	Upper	9	56.3%	\$76	61.3%	42.7%	2	28.6%	43.8%	\$8	17.4%	52.2%	7	77.8%	43.3%	\$68	87.2%	51.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.8%	\$0	0.0%	0.3%	0	0.0%	3.3%	\$0	0.0%	4.4%	
	Total	16	100.0%	\$124	100.0%	100.0%	7	100.0%	100.0%	\$46	100.0%	100.0%	9	100.0%	100.0%	\$78	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	14.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	25.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	15	10.6%	\$567	5.0%	14.8%	9	11.3%	8.0%	\$337	4.7%	4.4%	6	9.8%	7.8%	\$230	5.5%	4.4%	
	Moderate	18	12.8%	\$977	8.6%	17.6%	10	12.5%	19.2%	\$608	8.4%	13.8%	8	13.1%	21.0%	\$369	8.9%	15.9%	
	Middle	46	32.6%	\$3,680	32.3%	25.0%	26	32.5%	22.9%	\$2,083	28.8%	19.2%	20	32.8%	22.8%	\$1,597	38.5%	21.3%	
	Upper	60	42.6%	\$6,003	52.7%	42.7%	34	42.5%	43.5%	\$4,129	57.0%	54.7%	26	42.6%	37.4%	\$1,874	45.1%	47.9%	
	Unknown	2	1.4%	\$168	1.5%	0.0%	1	1.3%	6.4%	\$86	1.2%	7.9%	1	1.6%	10.9%	\$82	2.0%	10.5%	
	Total	141	100.0%	\$11,395	100.0%	100.0%	80	100.0%	100.0%	\$7,243	100.0%	100.0%	61	100.0%	100.0%	\$4,152	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	19	37.3%	\$609	49.1%	89.4%	12	80.0%	49.4%	\$405	78.6%	45.3%	7	19.4%	46.9%	\$204	28.1%	51.4%
		Over \$1 Million	3	5.9%	\$180	14.5%	4.4%	1	6.7%					2	5.6%				
		Total Rev. available	22	43.2%	\$789	63.6%	93.8%	13	86.7%					9	25.0%				
		Rev. Not Known	29	56.9%	\$451	36.4%	6.2%	2	13.3%					27	75.0%				
		Total	51	100.0%	\$1,240	100.0%	100.0%	15	100.0%					36	100.0%				
	Loan Size	\$100,000 or Less	50	98.0%	\$1,136	91.6%		15	100.0%	91.4%	\$515	100.0%	34.1%	35	97.2%	94.1%	\$621	85.7%	46.4%
\$100,001 - \$250,000		1	2.0%	\$104	8.4%		0	0.0%	4.9%	\$0	0.0%	19.4%	1	2.8%	3.9%	\$104	14.3%	21.0%	
\$250,001 - \$1 Million		0	0.0%	\$0	0.0%		0	0.0%	3.7%	\$0	0.0%	46.6%	0	0.0%	2.0%	\$0	0.0%	32.6%	
Total		51	100.0%	\$1,240	100.0%		15	100.0%	100.0%	\$515	100.0%	100.0%	36	100.0%	100.0%	\$725	100.0%	100.0%	
Total		51	100.0%	\$1,240	100.0%		15	100.0%	100.0%	\$515	100.0%	100.0%	36	100.0%	100.0%	\$725	100.0%	100.0%	
Small Farm	Revenue	\$1 Million or Less	15	75.0%	\$2,225	66.5%	99.9%	7	70.0%	80.4%	\$1,140	65.7%	77.9%	8	80.0%	87.3%	\$1,085	67.3%	82.6%
		Over \$1 Million	2	10.0%	\$1,000	29.9%	0.1%	1	10.0%				1	10.0%					
		Not Known	3	15.0%	\$120	3.6%	0.0%	2	20.0%				1	10.0%					
		Total	20	100.0%	\$3,345	100.0%	100.0%	10	100.0%				10	100.0%					
	Loan Size	\$100,000 or Less	11	55.0%	\$545	16.3%		5	50.0%	72.7%	\$269	15.5%	28.6%	6	60.0%	68.8%	\$276	17.1%	27.2%
		\$100,001 - \$250,000	4	20.0%	\$715	21.4%		3	30.0%	16.5%	\$565	32.6%	30.5%	1	10.0%	18.0%	\$150	9.3%	27.9%
\$250,001 - \$500,000		5	25.0%	\$2,085	62.3%		2	20.0%	10.8%	\$900	51.9%	40.9%	3	30.0%	13.2%	\$1,185	73.6%	44.9%	
Total		20	100.0%	\$3,345	100.0%		10	100.0%	100.0%	\$1,734	100.0%	100.0%	10	100.0%	100.0%	\$1,611	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: IL Champaign

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	7.3	1,133	2.9	381	33.6	7,134	17.9
Moderate-income	12	29.3	8,507	21.4	1,189	14.0	7,204	18.1
Middle-income	16	39.0	20,083	50.5	921	4.6	9,737	24.5
Upper-income	9	22.0	10,028	25.2	259	2.6	15,676	39.4
Unknown-income	1	2.4	0	0.0	0	0.0	0	0.0
Total Assessment Area	41	100.0	39,751	100.0	2,750	6.9	39,751	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,717	358	0.9	7.6	3,934	83.4	425	9.0
Moderate-income	21,997	7,310	18.6	33.2	12,813	58.2	1,874	8.5
Middle-income	32,166	20,601	52.4	64.0	9,782	30.4	1,783	5.5
Upper-income	16,344	11,065	28.1	67.7	4,688	28.7	591	3.6
Unknown-income	56	0	0.0	0.0	46	82.1	10	17.9
Total Assessment Area	75,280	39,334	100.0	52.3	31,263	41.5	4,683	6.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	340	4.7	285	4.5	22	5.3	33	7.5
Moderate-income	1,860	25.8	1,617	25.5	115	27.4	128	29.0
Middle-income	3,223	44.7	2,859	45.0	182	43.4	182	41.3
Upper-income	1,653	22.9	1,483	23.3	81	19.3	89	20.2
Unknown-income	137	1.9	109	1.7	19	4.5	9	2.0
Total Assessment Area	7,213	100.0	6,353	100.0	419	100.0	441	100.0
Percentage of Total Businesses:				88.1		5.8		6.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	0.3	2	0.3	0	0.0	0	0.0
Moderate-income	18	2.8	17	2.7	1	25.0	0	0.0
Middle-income	570	89.1	568	89.3	2	50.0	0	0.0
Upper-income	50	7.8	49	7.7	1	25.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	640	100.0	636	100.0	4	100.0	0	.0
Percentage of Total Farms:				99.4		.6		.0

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Champaign

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %					
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.5%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.6%
	Moderate	1	5.9%	\$92	3.5%	18.6%	1	9.1%	15.7%	\$92	6.5%	11.0%	0	0.0%	13.8%	\$0	0.0%	9.6%
	Middle	10	58.8%	\$1,695	64.8%	52.4%	5	45.5%	54.5%	\$616	43.8%	53.5%	5	83.3%	57.2%	\$1,079	89.0%	55.1%
	Upper	6	35.3%	\$830	31.7%	28.1%	5	45.5%	29.3%	\$697	49.6%	35.3%	1	16.7%	28.7%	\$133	11.0%	34.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$2,617	100.0%	100.0%	11	100.0%	100.0%	\$1,405	100.0%	100.0%	6	100.0%	100.0%	\$1,212	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.3%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	4	9.5%	\$386	6.7%	18.6%	4	16.0%	9.6%	\$386	11.7%	7.0%	0	0.0%	9.8%	\$0	0.0%	8.1%
	Middle	28	66.7%	\$4,029	70.4%	52.4%	14	56.0%	54.9%	\$2,096	63.5%	56.7%	14	82.4%	53.7%	\$1,933	79.6%	49.8%
	Upper	10	23.8%	\$1,311	22.9%	28.1%	7	28.0%	35.1%	\$817	24.8%	36.1%	3	17.6%	36.1%	\$494	20.4%	41.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	42	100.0%	\$5,726	100.0%	100.0%	25	100.0%	100.0%	\$3,299	100.0%	100.0%	17	100.0%	100.0%	\$2,427	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.4%	\$0	0.0%	0.4%	0	0.0%	1.0%	\$0	0.0%	0.1%
	Moderate	2	33.3%	\$9	15.8%	18.6%	1	50.0%	13.7%	\$4	19.0%	7.8%	1	25.0%	13.7%	\$5	13.9%	9.1%
	Middle	4	66.7%	\$48	84.2%	52.4%	1	50.0%	61.1%	\$17	81.0%	58.1%	3	75.0%	62.9%	\$31	86.1%	60.7%
	Upper	0	0.0%	\$0	0.0%	28.1%	0	0.0%	24.3%	\$0	0.0%	33.5%	0	0.0%	22.3%	\$0	0.0%	30.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$57	100.0%	100.0%	2	100.0%	100.0%	\$21	100.0%	100.0%	4	100.0%	100.0%	\$36	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	17.6%	0	0.0%	24.3%	\$0	0.0%	13.0%	0	0.0%	30.2%	\$0	0.0%	24.1%
	Moderate	0	0.0%	\$0	0.0%	45.1%	0	0.0%	48.6%	\$0	0.0%	34.7%	0	0.0%	37.7%	\$0	0.0%	42.3%
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	15.0%	\$0	0.0%	18.7%	0	0.0%	17.0%	\$0	0.0%	6.0%
	Upper	0	0.0%	\$0	0.0%	15.5%	0	0.0%	12.1%	\$0	0.0%	33.6%	0	0.0%	14.2%	\$0	0.0%	27.5%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.9%	\$0	0.0%	0.1%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.7%	\$0	0.0%	1.6%	0	0.0%	0.9%	\$0	0.0%	4.1%
	Moderate	7	10.8%	\$487	5.8%	18.6%	6	15.8%	12.0%	\$482	10.2%	11.1%	1	3.7%	11.6%	\$5	0.1%	14.0%
	Middle	42	64.6%	\$5,772	68.7%	52.4%	20	52.6%	54.4%	\$2,729	57.8%	51.7%	22	81.5%	54.4%	\$3,043	82.8%	44.3%
	Upper	16	24.6%	\$2,141	25.5%	28.1%	12	31.6%	32.9%	\$1,514	32.0%	35.6%	4	14.8%	33.0%	\$627	17.1%	37.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	65	100.0%	\$8,400	100.0%	100.0%	38	100.0%	100.0%	\$4,725	100.0%	100.0%	27	100.0%	100.0%	\$3,675	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	4.5%	0	0.0%	4.2%	\$0	0.0%	6.6%	0	0.0%	4.9%	\$0	0.0%	7.1%
	Moderate	6	23.1%	\$324	17.9%	25.5%	1	16.7%	20.0%	\$50	10.8%	21.3%	5	25.0%	20.8%	\$274	20.2%	22.9%
	Middle	8	30.8%	\$1,124	61.9%	45.0%	2	33.3%	44.9%	\$255	55.3%	45.3%	6	30.0%	43.1%	\$869	64.2%	44.7%
	Upper	12	46.2%	\$367	20.2%	23.3%	3	50.0%	25.5%	\$156	33.8%	24.5%	9	45.0%	26.6%	\$211	15.6%	23.4%
	Unknown	0	0.0%	\$0	0.0%	1.7%	0	0.0%	2.1%	\$0	0.0%	1.3%	0	0.0%	1.8%	\$0	0.0%	1.4%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.2%	\$0	0.0%	1.0%	0	0.0%	2.9%	\$0	0.0%	0.6%	
Total	26	100.0%	\$1,815	100.0%	100.0%	6	100.0%	100.0%	\$461	100.0%	100.0%	20	100.0%	100.0%	\$1,354	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.7%	0	0.0%	3.8%	\$0	0.0%	4.8%	0	0.0%	6.6%	\$0	0.0%	5.8%
	Middle	2	100.0%	\$190	100.0%	89.3%	1	100.0%	88.5%	\$90	100.0%	87.8%	1	100.0%	84.4%	\$100	100.0%	80.7%
	Upper	0	0.0%	\$0	0.0%	7.7%	0	0.0%	5.3%	\$0	0.0%	7.1%	0	0.0%	8.2%	\$0	0.0%	13.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	0.3%	0	0.0%	0.8%	\$0	0.0%	0.1%	
Total	2	100.0%	\$190	100.0%	100.0%	1	100.0%	100.0%	\$90	100.0%	100.0%	1	100.0%	100.0%	\$100	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: IL Champaign

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count		Dollar		%	Count		Dollar			Count		Dollar					
		#	%	\$(000s)	\$ %		Bank	Agg	Bank	Agg	\$ %	#	%	Bank	Agg	Bank	Agg	\$ %	
HOME PURCHASE	Low	2	11.8%	\$179	6.8%	17.9%	1	9.1%	10.6%	\$116	8.3%	6.4%	1	16.7%	10.5%	\$63	5.2%	6.7%	
	Moderate	4	23.5%	\$407	15.6%	18.1%	3	27.3%	22.3%	\$304	21.6%	17.0%	1	16.7%	20.9%	\$103	8.5%	16.6%	
	Middle	4	23.5%	\$438	16.7%	24.5%	3	27.3%	22.6%	\$358	25.5%	22.0%	1	16.7%	23.5%	\$80	6.6%	22.7%	
	Upper	7	41.2%	\$1,593	60.9%	39.4%	4	36.4%	35.5%	\$627	44.6%	45.6%	3	50.0%	33.2%	\$966	79.7%	44.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.9%	\$0	0.0%	9.1%	0	0.0%	11.8%	\$0	0.0%	9.8%	
	Total	17	100.0%	\$2,617	100.0%	100.0%	11	100.0%	100.0%	\$1,405	100.0%	100.0%	6	100.0%	100.0%	\$1,212	100.0%	100.0%	
REFINANCE	Low	1	2.4%	\$78	1.4%	17.9%	1	4.0%	4.9%	\$78	2.4%	2.2%	0	0.0%	5.6%	\$0	0.0%	3.0%	
	Moderate	12	28.6%	\$1,131	19.8%	18.1%	6	24.0%	12.2%	\$514	15.6%	7.3%	6	35.3%	15.3%	\$617	25.4%	10.2%	
	Middle	13	31.0%	\$1,624	28.4%	24.5%	8	32.0%	22.9%	\$1,015	30.8%	27.0%	5	29.4%	22.0%	\$609	25.1%	18.5%	
	Upper	15	35.7%	\$2,835	49.5%	39.4%	10	40.0%	50.4%	\$1,692	51.3%	54.4%	5	29.4%	45.2%	\$1,143	47.1%	56.0%	
	Unknown	1	2.4%	\$58	1.0%	0.0%	0	0.0%	9.6%	\$0	0.0%	9.2%	1	5.9%	12.0%	\$58	2.4%	12.4%	
	Total	42	100.0%	\$5,726	100.0%	100.0%	25	100.0%	100.0%	\$3,299	100.0%	100.0%	17	100.0%	100.0%	\$2,427	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	16.7%	\$12	21.1%	17.9%	0	0.0%	6.6%	\$0	0.0%	3.8%	1	25.0%	9.6%	\$12	33.3%	2.4%	
	Moderate	2	33.3%	\$9	15.8%	18.1%	1	50.0%	17.7%	\$4	19.0%	10.6%	1	25.0%	21.3%	\$5	13.9%	13.8%	
	Middle	2	33.3%	\$21	36.8%	24.5%	1	50.0%	28.8%	\$17	81.0%	23.4%	1	25.0%	22.3%	\$4	11.1%	19.9%	
	Upper	1	16.7%	\$15	26.3%	39.4%	0	0.0%	43.8%	\$0	0.0%	58.7%	1	25.0%	44.2%	\$15	41.7%	59.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.1%	\$0	0.0%	3.5%	0	0.0%	2.5%	\$0	0.0%	4.1%	
	Total	6	100.0%	\$57	100.0%	100.0%	2	100.0%	100.0%	\$21	100.0%	100.0%	4	100.0%	100.0%	\$36	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	24.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	6.2%	\$269	3.2%	17.9%	2	5.3%	6.5%	\$194	4.1%	2.9%	2	7.4%	7.1%	\$75	2.0%	3.5%	
	Moderate	18	27.7%	\$1,547	18.4%	18.1%	10	26.3%	15.1%	\$822	17.4%	8.6%	8	29.6%	16.9%	\$725	19.7%	10.3%	
	Middle	19	29.2%	\$2,083	24.8%	24.5%	12	31.6%	22.7%	\$1,390	29.4%	22.8%	7	25.9%	22.1%	\$693	18.9%	16.6%	
	Upper	23	35.4%	\$4,443	52.9%	39.4%	14	36.8%	45.3%	\$2,319	49.1%	46.3%	9	33.3%	40.8%	\$2,124	57.8%	44.0%	
	Unknown	1	1.5%	\$58	0.7%	0.0%	0	0.0%	10.5%	\$0	0.0%	19.4%	1	3.7%	13.0%	\$58	1.6%	25.6%	
	Total	65	100.0%	\$8,400	100.0%	100.0%	38	100.0%	100.0%	\$4,725	100.0%	100.0%	27	100.0%	100.0%	\$3,675	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	7	26.9%	\$572	31.5%	88.1%	2	33.3%	45.5%	\$106	23.0%	58.2%	5	25.0%	45.4%	\$466	34.4%	42.8%
		Over \$1 Million	3	11.5%	\$770	42.4%	5.8%	1	16.7%					2	10.0%				
		Total Rev. available	10	38.4%	\$1,342	73.9%	93.9%	3	50.0%					7	35.0%				
		Rev. Not Known	16	61.5%	\$473	26.1%	6.1%	3	50.0%					13	65.0%				
	Total	26	100.0%	\$1,815	100.0%	100.0%	6	100.0%					20	100.0%					
Loan Size	\$100,000 or Less	20	76.9%	\$416	22.9%		4	66.7%	86.9%	\$110	23.9%	23.0%	16	80.0%	87.2%	\$306	22.6%	20.6%	
	\$100,001 - \$250,000	4	15.4%	\$801	44.1%		2	33.3%	6.5%	\$351	76.1%	18.6%	2	10.0%	5.6%	\$450	33.2%	16.9%	
	\$250,001 - \$1 Million	2	7.7%	\$598	32.9%		0	0.0%	6.6%	\$0	0.0%	58.4%	2	10.0%	7.2%	\$598	44.2%	62.5%	
	Total	26	100.0%	\$1,815	100.0%		6	100.0%	100.0%	\$461	100.0%	100.0%	20	100.0%	100.0%	\$1,354	100.0%	100.0%	
	Small Farm	Revenue	Total Farms																
\$1 Million or Less			2	100.0%	\$190	100.0%	99.4%	1	100.0%	83.2%	\$90	100.0%	89.4%	1	100.0%	82.8%	\$100	100.0%	90.1%
Over \$1 Million			0	0.0%	\$0	0.0%	0.6%	0	0.0%					0	0.0%				
Not Known			0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
Total		2	100.0%	\$190	100.0%	100.0%	1	100.0%					1	100.0%					
Loan Size		\$100,000 or Less	2	100.0%	\$190	100.0%		1	100.0%	64.9%	\$90	100.0%	23.6%	1	100.0%	59.8%	\$100	100.0%	17.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	26.7%	\$0	0.0%	47.7%	0	0.0%	28.7%	\$0	0.0%	43.8%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	8.4%	\$0	0.0%	28.8%	0	0.0%	11.5%	\$0	0.0%	39.1%	
	Total	2	100.0%	\$190	100.0%		1	100.0%	100.0%	\$90	100.0%	100.0%	1	100.0%	100.0%	\$100	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: IL Livingston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,399	13.9
Moderate-income	0	0.0	0	0.0	0	0.0	1,785	17.8
Middle-income	9	90.0	8,439	84.1	528	6.3	2,390	23.8
Upper-income	1	10.0	1,601	15.9	52	3.2	4,466	44.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10	100.0	10,040	100.0	580	5.8	10,040	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	13,002	9,050	84.8	69.6	3,138	24.1	814	6.3
Upper-income	2,295	1,616	15.2	70.4	570	24.8	109	4.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	15,297	10,666	100.0	69.7	3,708	24.2	923	6.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	1,329	80.7	1,176	81.0	71	74.0	82	82.8
Upper-income	318	19.3	276	19.0	25	26.0	17	17.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,647	100.0	1,452	100.0	96	100.0	99	100.0
Percentage of Total Businesses:				88.2		5.8		6.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	435	79.4	433	79.3	2	100.0	0	0.0
Upper-income	113	20.6	113	20.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	548	100.0	546	100.0	2	100.0	0	.0
Percentage of Total Farms:				99.6		.4		.0

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Livingston

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	50.0%	\$96	36.4%	84.8%	0	0.0%	80.6%	\$0	0.0%	77.4%	1	100.0%	74.0%	\$96	100.0%	69.4%
	Upper	1	50.0%	\$168	63.6%	15.2%	1	100.0%	19.4%	\$168	100.0%	22.6%	0	0.0%	26.0%	\$0	0.0%	30.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$264	100.0%	100.0%	1	100.0%	100.0%	\$168	100.0%	100.0%	1	100.0%	100.0%	\$96	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	18	94.7%	\$1,862	89.8%	84.8%	9	100.0%	77.8%	\$888	100.0%	76.8%	9	90.0%	79.9%	\$974	82.2%	77.8%
	Upper	1	5.3%	\$211	10.2%	15.2%	0	0.0%	22.2%	\$0	0.0%	23.2%	1	10.0%	20.1%	\$211	17.8%	22.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$2,073	100.0%	100.0%	9	100.0%	100.0%	\$888	100.0%	100.0%	10	100.0%	100.0%	\$1,185	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$4	100.0%	84.8%	1	100.0%	85.4%	\$4	100.0%	83.2%	0	0.0%	77.1%	\$0	0.0%	80.7%
	Upper	0	0.0%	\$0	0.0%	15.2%	0	0.0%	14.6%	\$0	0.0%	16.8%	0	0.0%	22.9%	\$0	0.0%	19.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$4	100.0%	100.0%	1	100.0%	100.0%	\$4	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	84.5%	0	0.0%	33.3%	\$0	0.0%	69.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	15.5%	0	0.0%	66.7%	\$0	0.0%	31.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	20	90.9%	\$1,962	83.8%	84.8%	10	90.9%	78.8%	\$892	84.2%	77.0%	10	90.9%	78.1%	\$1,070	83.5%	76.9%
	Upper	2	9.1%	\$379	16.2%	15.2%	1	9.1%	21.2%	\$168	15.8%	23.0%	1	9.1%	21.9%	\$211	16.5%	23.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	22	100.0%	\$2,341	100.0%	100.0%	11	100.0%	100.0%	\$1,060	100.0%	100.0%	11	100.0%	100.0%	\$1,281	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$83	100.0%	81.0%	1	100.0%	71.4%	\$50	100.0%	75.5%	1	100.0%	64.0%	\$33	100.0%	70.4%
	Upper	0	0.0%	\$0	0.0%	19.0%	0	0.0%	21.8%	\$0	0.0%	22.8%	0	0.0%	31.1%	\$0	0.0%	29.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	6.8%	\$0	0.0%	1.7%	0	0.0%	4.9%	\$0	0.0%	0.5%	
Total	2	100.0%	\$83	100.0%	100.0%	1	100.0%	100.0%	\$50	100.0%	100.0%	1	100.0%	100.0%	\$33	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	79.3%	0	0.0%	85.6%	\$0	0.0%	95.7%	0	0.0%	84.7%	\$0	0.0%	90.4%
	Upper	0	0.0%	\$0	0.0%	20.7%	0	0.0%	12.8%	\$0	0.0%	4.0%	0	0.0%	14.6%	\$0	0.0%	9.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.3%	0	0.0%	0.7%	\$0	0.0%	0.1%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: IL Livingston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010					2011								
		Count		Dollar		#	Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	%		%	Bank	Agg	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	13.9%	0	0.0%	6.0%	\$0	0.0%	2.8%	0	0.0%	17.8%	\$0	0.0%	12.0%	
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	26.4%	\$0	0.0%	23.2%	0	0.0%	23.7%	\$0	0.0%	20.1%	
	Middle	1	50.0%	\$96	36.4%	23.8%	0	0.0%	27.9%	\$0	0.0%	28.8%	1	100.0%	21.5%	\$96	100.0%	21.6%	
	Upper	1	50.0%	\$168	63.6%	44.5%	1	100.0%	36.3%	\$168	100.0%	41.8%	0	0.0%	28.3%	\$0	0.0%	37.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.5%	\$0	0.0%	3.4%	0	0.0%	8.7%	\$0	0.0%	9.3%	
	Total	2	100.0%	\$264	100.0%	100.0%	1	100.0%	100.0%	\$168	100.0%	100.0%	1	100.0%	100.0%	\$96	100.0%	100.0%	
REFINANCE	Low	2	10.5%	\$83	4.0%	13.9%	0	0.0%	4.0%	\$0	0.0%	1.8%	2	20.0%	3.7%	\$83	7.0%	2.1%	
	Moderate	1	5.3%	\$127	6.1%	17.8%	1	11.1%	11.5%	\$127	14.3%	8.0%	0	0.0%	14.2%	\$0	0.0%	9.6%	
	Middle	3	15.8%	\$275	13.3%	23.8%	1	11.1%	25.9%	\$110	12.4%	22.9%	2	20.0%	28.7%	\$165	13.9%	24.8%	
	Upper	12	63.2%	\$1,377	66.4%	44.5%	7	77.8%	49.0%	\$651	73.3%	56.8%	5	50.0%	43.5%	\$726	61.3%	51.6%	
	Unknown	1	5.3%	\$211	10.2%	0.0%	0	0.0%	9.7%	\$0	0.0%	10.5%	1	10.0%	10.0%	\$211	17.8%	11.9%	
	Total	19	100.0%	\$2,073	100.0%	100.0%	9	100.0%	100.0%	\$888	100.0%	100.0%	10	100.0%	100.0%	\$1,185	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	13.9%	0	0.0%	4.2%	\$0	0.0%	2.5%	0	0.0%	7.1%	\$0	0.0%	10.2%	
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	10.4%	\$0	0.0%	7.4%	0	0.0%	11.4%	\$0	0.0%	4.3%	
	Middle	1	100.0%	\$4	100.0%	23.8%	1	100.0%	18.8%	\$4	100.0%	10.0%	0	0.0%	21.4%	\$0	0.0%	21.9%	
	Upper	0	0.0%	\$0	0.0%	44.5%	0	0.0%	58.3%	\$0	0.0%	68.7%	0	0.0%	57.1%	\$0	0.0%	59.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.3%	\$0	0.0%	11.3%	0	0.0%	2.9%	\$0	0.0%	3.9%	
	Total	1	100.0%	\$4	100.0%	100.0%	1	100.0%	100.0%	\$4	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	13.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	44.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	9.1%	\$83	3.5%	13.9%	0	0.0%	4.5%	\$0	0.0%	2.0%	2	18.2%	7.9%	\$83	6.5%	4.8%	
	Moderate	1	4.5%	\$127	5.4%	17.8%	1	9.1%	15.1%	\$127	12.0%	11.1%	0	0.0%	16.6%	\$0	0.0%	11.5%	
	Middle	5	22.7%	\$375	16.0%	23.8%	2	18.2%	25.8%	\$114	10.8%	23.0%	3	27.3%	25.9%	\$261	20.4%	22.7%	
	Upper	13	59.1%	\$1,545	66.0%	44.5%	8	72.7%	46.2%	\$819	77.3%	52.1%	5	45.5%	40.3%	\$726	56.7%	45.9%	
	Unknown	1	4.5%	\$211	9.0%	0.0%	0	0.0%	8.4%	\$0	0.0%	11.7%	1	9.1%	9.4%	\$211	16.5%	15.1%	
	Total	22	100.0%	\$2,341	100.0%	100.0%	11	100.0%	100.0%	\$1,060	100.0%	100.0%	11	100.0%	100.0%	\$1,281	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	1	50.0%	\$50	60.2%	88.2%	1	100.0%	35.7%	\$50	100.0%	38.7%	0	0.0%	43.7%	\$0	0.0%	37.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.8%	0	0.0%					0	0.0%				
		Total Rev. available	1	50.0%	\$50	60.2%	94.0%	1	100.0%					0	0.0%				
		Rev. Not Known	1	50.0%	\$33	39.8%	6.0%	0	0.0%					1	100.0%				
	Total	2	100.0%	\$83	100.0%	100.0%	1	100.0%	100.0%	\$50	100.0%	100.0%	1	100.0%	100.0%	\$33	100.0%	100.0%	
Loan Size	\$100,000 or Less	2	100.0%	\$83	100.0%		1	100.0%	92.1%	\$50	100.0%	32.9%	1	100.0%	88.9%	\$33	100.0%	28.4%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.0%	\$0	0.0%	23.1%	0	0.0%	6.8%	\$0	0.0%	26.7%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	43.9%	0	0.0%	4.3%	\$0	0.0%	44.9%	
	Total	2	100.0%	\$83	100.0%	100.0%	1	100.0%	100.0%	\$50	100.0%	100.0%	1	100.0%	100.0%	\$33	100.0%	100.0%	
	Total Farms																		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	99.6%	0	0.0%	67.2%	\$0	0.0%	77.0%	0	0.0%	79.2%	\$0	0.0%	79.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.4%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	65.6%	\$0	0.0%	18.6%	0	0.0%	60.4%	\$0	0.0%	19.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	22.4%	\$0	0.0%	39.9%	0	0.0%	27.8%	\$0	0.0%	43.3%
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: IL Southeast IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	2,651	19.0	
Moderate-income	2	14.3	1,806	13.0	187	10.4	2,927	21.0	
Middle-income	11	78.6	11,329	81.4	890	7.9	3,406	24.5	
Upper-income	1	7.1	790	5.7	42	5.3	4,941	35.5	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	14	100.0	13,925	100.0	1,119	8.0	13,925	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	3,115	1,895	12.1	60.8	839	26.9	381	12.2	
Middle-income	17,876	12,757	81.8	71.4	3,227	18.1	1,892	10.6	
Upper-income	1,368	950	6.1	69.4	337	24.6	81	5.9	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	22,359	15,602	100.0	69.8	4,403	19.7	2,354	10.5	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	297	13.1	263	12.8	21	20.4	13	12.3	
Middle-income	1,836	81.1	1,681	81.8	66	64.1	89	84.0	
Upper-income	130	5.7	110	5.4	16	15.5	4	3.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	2,263	100.0	2,054	100.0	103	100.0	106	100.0	
Percentage of Total Businesses:				90.8		4.6		4.7	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	10	2.4	10	2.4	0	0.0	0	0.0	
Middle-income	406	95.5	406	95.5	0	0.0	0	0.0	
Upper-income	9	2.1	9	2.1	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	425	100.0	425	100.0	0	.0	0	.0	
Percentage of Total Farms:				100.0		.0		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Southeast IL

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	22.2%	\$82	14.9%	12.1%	1	16.7%	10.2%	\$35	8.3%	6.2%	1	33.3%	10.6%	\$47	36.4%	9.2%
	Middle	5	55.6%	\$276	50.0%	81.8%	3	50.0%	79.7%	\$194	45.9%	80.0%	2	66.7%	82.0%	\$82	63.6%	81.6%
	Upper	2	22.2%	\$194	35.1%	6.1%	2	33.3%	10.2%	\$194	45.9%	13.8%	0	0.0%	6.9%	\$0	0.0%	8.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.6%
	Total	9	100.0%	\$552	100.0%	100.0%	6	100.0%	100.0%	\$423	100.0%	100.0%	3	100.0%	100.0%	\$129	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	8.3%	\$219	12.1%	12.1%	2	12.5%	6.3%	\$219	18.8%	5.4%	0	0.0%	9.5%	\$0	0.0%	7.4%
	Middle	20	83.3%	\$1,305	72.2%	81.8%	12	75.0%	84.6%	\$659	56.7%	81.8%	8	100.0%	83.8%	\$646	100.0%	85.3%
	Upper	2	8.3%	\$284	15.7%	6.1%	2	12.5%	9.1%	\$284	24.4%	12.8%	0	0.0%	6.7%	\$0	0.0%	7.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	24	100.0%	\$1,808	100.0%	100.0%	16	100.0%	100.0%	\$1,162	100.0%	100.0%	8	100.0%	100.0%	\$646	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	20.0%	\$11	29.7%	12.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	25.0%	10.3%	\$11	40.7%	8.9%
	Middle	4	80.0%	\$26	70.3%	81.8%	1	100.0%	97.9%	\$10	100.0%	99.7%	3	75.0%	86.8%	\$16	59.3%	82.5%
	Upper	0	0.0%	\$0	0.0%	6.1%	0	0.0%	2.1%	\$0	0.0%	0.3%	0	0.0%	2.9%	\$0	0.0%	8.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$37	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%	4	100.0%	100.0%	\$27	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	51.7%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	30.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	13.2%	\$312	13.0%	12.1%	3	13.0%	7.3%	\$254	15.9%	5.5%	2	13.3%	10.0%	\$58	7.2%	8.2%
	Middle	29	76.3%	\$1,607	67.0%	81.8%	16	69.6%	83.8%	\$863	54.1%	81.8%	13	86.7%	83.5%	\$744	92.8%	83.7%
	Upper	4	10.5%	\$478	19.9%	6.1%	4	17.4%	9.0%	\$478	30.0%	12.7%	0	0.0%	6.4%	\$0	0.0%	7.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	38	100.0%	\$2,397	100.0%	100.0%	23	100.0%	100.0%	\$1,595	100.0%	100.0%	15	100.0%	100.0%	\$802	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	7.3%	\$62	2.6%	12.8%	1	5.6%	13.1%	\$20	2.7%	12.9%	3	8.1%	13.9%	\$42	2.5%	18.3%
	Middle	48	87.3%	\$2,236	93.9%	81.8%	16	88.9%	76.1%	\$651	89.1%	77.1%	32	86.5%	76.8%	\$1,585	96.1%	74.5%
	Upper	1	1.8%	\$18	0.8%	5.4%	0	0.0%	5.8%	\$0	0.0%	8.3%	1	2.7%	3.8%	\$18	1.1%	6.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	2	3.6%	\$65	2.7%		1	5.6%	5.1%	\$60	8.2%	1.7%	1	2.7%	5.5%	\$5	0.3%	1.2%	
Total	55	100.0%	\$2,381	100.0%	100.0%	18	100.0%	100.0%	\$731	100.0%	100.0%	37	100.0%	100.0%	\$1,650	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.4%	0	0.0%	2.6%	\$0	0.0%	3.3%	0	0.0%	1.7%	\$0	0.0%	1.3%
	Middle	125	100.0%	\$16,525	100.0%	95.5%	61	100.0%	94.7%	\$8,618	100.0%	96.2%	64	100.0%	96.0%	\$7,907	100.0%	98.2%
	Upper	0	0.0%	\$0	0.0%	2.1%	0	0.0%	2.1%	\$0	0.0%	0.4%	0	0.0%	2.3%	\$0	0.0%	0.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.5%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	125	100.0%	\$16,525	100.0%	100.0%	61	100.0%	100.0%	\$8,618	100.0%	100.0%	64	100.0%	100.0%	\$7,907	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: IL Southeast IL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011			2010			2011				
		Count	Dollar	Count	Dollar	Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg		
																		#	%
HOME PURCHASE	Low	2	22.2%	\$75	13.6%	19.0%	0	0.0%	11.4%	\$0	0.0%	6.0%	2	66.7%	11.0%	\$75	58.1%	6.2%	
	Moderate	2	22.2%	\$168	30.4%	21.0%	2	33.3%	28.0%	\$168	39.7%	19.9%	0	0.0%	24.9%	\$0	0.0%	21.1%	
	Middle	2	22.2%	\$147	26.6%	24.5%	1	16.7%	22.0%	\$93	22.0%	22.4%	1	33.3%	26.5%	\$54	41.9%	24.8%	
	Upper	3	33.3%	\$162	29.3%	35.5%	3	50.0%	34.7%	\$162	38.3%	47.4%	0	0.0%	28.6%	\$0	0.0%	40.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.8%	\$0	0.0%	4.4%	0	0.0%	9.0%	\$0	0.0%	7.3%	
	Total	9	100.0%	\$552	100.0%	100.0%	6	100.0%	100.0%	\$423	100.0%	100.0%	3	100.0%	100.0%	\$129	100.0%	100.0%	
REFINANCE	Low	2	8.3%	\$63	3.5%	19.0%	1	6.3%	3.9%	\$50	4.3%	2.2%	1	12.5%	7.3%	\$13	2.0%	3.9%	
	Moderate	7	29.2%	\$440	24.3%	21.0%	5	31.3%	16.8%	\$297	25.6%	12.6%	2	25.0%	18.6%	\$143	22.1%	12.5%	
	Middle	8	33.3%	\$529	29.3%	24.5%	6	37.5%	28.7%	\$309	26.6%	25.0%	2	25.0%	25.6%	\$220	34.1%	22.7%	
	Upper	7	29.2%	\$776	42.9%	35.5%	4	25.0%	43.3%	\$506	43.5%	50.9%	3	37.5%	43.9%	\$270	41.8%	56.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.4%	\$0	0.0%	9.2%	0	0.0%	4.6%	\$0	0.0%	4.3%	
	Total	24	100.0%	\$1,808	100.0%	100.0%	16	100.0%	100.0%	\$1,162	100.0%	100.0%	8	100.0%	100.0%	\$646	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	20.0%	\$3	8.1%	19.0%	0	0.0%	14.9%	\$0	0.0%	7.2%	1	25.0%	10.3%	\$3	11.1%	5.5%	
	Moderate	1	20.0%	\$11	29.7%	21.0%	0	0.0%	14.9%	\$0	0.0%	6.6%	1	25.0%	16.2%	\$11	40.7%	13.0%	
	Middle	1	20.0%	\$10	27.0%	24.5%	0	0.0%	25.5%	\$0	0.0%	27.9%	1	25.0%	26.5%	\$10	37.0%	15.7%	
	Upper	2	40.0%	\$13	35.1%	35.5%	1	100.0%	44.7%	\$10	100.0%	58.3%	1	25.0%	39.7%	\$3	11.1%	51.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	7.4%	\$0	0.0%	14.7%	
	Total	5	100.0%	\$37	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%	4	100.0%	100.0%	\$27	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	24.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	35.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	5	13.2%	\$141	5.9%	19.0%	1	4.3%	7.4%	\$50	3.1%	3.7%	4	26.7%	9.0%	\$91	11.3%	4.9%	
	Moderate	10	26.3%	\$619	25.8%	21.0%	7	30.4%	20.7%	\$465	29.2%	14.9%	3	20.0%	20.7%	\$154	19.2%	15.8%	
	Middle	11	28.9%	\$686	28.6%	24.5%	7	30.4%	25.9%	\$402	25.2%	24.0%	4	26.7%	26.1%	\$284	35.4%	23.1%	
	Upper	12	31.6%	\$951	39.7%	35.5%	8	34.8%	40.1%	\$678	42.5%	49.6%	4	26.7%	37.6%	\$273	34.0%	50.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.9%	\$0	0.0%	7.7%	0	0.0%	6.6%	\$0	0.0%	6.1%	
	Total	38	100.0%	\$2,397	100.0%	100.0%	23	100.0%	100.0%	\$1,595	100.0%	100.0%	15	100.0%	100.0%	\$802	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	24	43.6%	\$1,195	50.2%	90.8%	13	72.2%	42.0%	\$571	78.1%	49.6%	11	29.7%	41.4%	\$624	37.8%	40.1%
		Over \$1 Million	5	9.1%	\$480	20.2%	4.6%	3	16.7%					2	5.4%				
		Total Rev. available	29	52.7%	\$1,675	70.4%	95.4%	16	88.9%					13	35.1%				
		Rev. Not Known	26	47.3%	\$706	29.7%	4.7%	2	11.1%					24	64.9%				
		Total	55	100.0%	\$2,381	100.0%	100.0%	18	100.0%					37	100.0%				
	Loan Size	\$100,000 or Less	48	87.3%	\$1,076	45.2%		17	94.4%	93.6%	\$481	65.8%	41.9%	31	83.8%	93.3%	\$595	36.1%	40.6%
\$100,001 - \$250,000		6	10.9%	\$955	40.1%		1	5.6%	3.5%	\$250	34.2%	17.7%	5	13.5%	4.0%	\$705	42.7%	20.1%	
\$250,001 - \$1 Million		1	1.8%	\$350	14.7%		0	0.0%	2.9%	\$0	0.0%	40.4%	1	2.7%	2.8%	\$350	21.2%	39.3%	
Total		55	100.0%	\$2,381	100.0%		18	100.0%	100.0%	\$731	100.0%	100.0%	37	100.0%	100.0%	\$1,650	100.0%	100.0%	
Total Businesses																			
Small Farm	Revenue	\$1 Million or Less	103	82.4%	\$11,256	68.1%	100.0%	53	86.9%	83.6%	\$6,318	73.3%	81.6%	50	78.1%	83.6%	\$4,938	62.5%	77.1%
		Over \$1 Million	19	15.2%	\$5,226	31.6%	0.0%	8	13.1%					11	17.2%				
		Not Known	3	2.4%	\$43	0.3%	0.0%	0	0.0%					3	4.7%				
		Total	125	100.0%	\$16,525	100.0%	100.0%	61	100.0%					64	100.0%				
	Loan Size	\$100,000 or Less	69	55.2%	\$3,165	19.2%		31	50.8%	62.4%	\$1,463	17.0%	22.9%	38	59.4%	63.3%	\$1,702	21.5%	23.9%
		\$100,001 - \$250,000	39	31.2%	\$6,560	39.7%		21	34.4%	28.6%	\$3,550	41.2%	46.3%	18	28.1%	28.2%	\$3,010	38.1%	46.5%
\$250,001 - \$500,000		17	13.6%	\$6,800	41.1%		9	14.8%	9.0%	\$3,605	41.8%	30.8%	8	12.5%	8.5%	\$3,195	40.4%	29.6%	
Total		125	100.0%	\$16,525	100.0%		61	100.0%	100.0%	\$8,618	100.0%	100.0%	64	100.0%	100.0%	\$7,907	100.0%	100.0%	
Total Farms																			

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: IL Southern IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	2.7	314	0.4	137	43.6	15,827	21.3
Moderate-income	18	24.0	16,028	21.6	2,979	18.6	14,217	19.2
Middle-income	52	69.3	54,578	73.6	4,471	8.2	18,006	24.3
Upper-income	3	4.0	3,233	4.4	226	7.0	26,103	35.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	75	100.0	74,153	100.0	7,813	10.5	74,153	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,201	151	0.2	6.9	1,897	86.2	153	7.0
Moderate-income	32,372	16,479	20.2	50.9	12,351	38.2	3,542	10.9
Middle-income	84,831	61,357	75.2	72.3	15,846	18.7	7,628	9.0
Upper-income	5,486	3,650	4.5	66.5	1,488	27.1	348	6.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	124,890	81,637	100.0	65.4	31,582	25.3	11,671	9.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	220	1.8	190	1.7	12	2.0	18	2.6
Moderate-income	3,546	28.4	3,122	27.8	214	36.1	210	30.9
Middle-income	8,192	65.6	7,412	66.0	346	58.4	434	63.8
Upper-income	536	4.3	498	4.4	20	3.4	18	2.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12,494	100.0	11,222	100.0	592	100.0	680	100.0
Percentage of Total Businesses:				89.8		4.7		5.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	41	3.3	41	3.3	0	0.0	0	0.0
Middle-income	1,184	95.0	1,176	95.1	7	100.0	1	50.0
Upper-income	21	1.7	20	1.6	0	0.0	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,246	100.0	1,237	100.0	7	100.0	2	100.0
Percentage of Total Farms:				99.3		.6		.2

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Southern IL

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$(000s)	\$ %	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Moderate	22	12.8%	\$1,348	8.5%	20.2%	9	11.3%	17.3%	\$498	7.8%	15.2%	13	14.1%	17.0%	\$850	8.9%	14.5%
	Middle	144	83.7%	\$13,815	86.6%	75.2%	66	82.5%	76.2%	\$5,399	84.4%	77.4%	78	84.8%	77.0%	\$8,416	88.2%	78.9%
	Upper	6	3.5%	\$783	4.9%	4.5%	5	6.3%	6.3%	\$503	7.9%	7.3%	1	1.1%	5.7%	\$280	2.9%	6.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	172	100.0%	\$15,946	100.0%	100.0%	80	100.0%	100.0%	\$6,400	100.0%	100.0%	92	100.0%	100.0%	\$9,546	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.5%	\$0	0.0%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	33	10.8%	\$3,009	9.8%	20.2%	11	7.6%	12.0%	\$1,068	7.3%	10.3%	22	13.6%	10.9%	\$1,941	12.1%	9.5%
	Middle	255	83.3%	\$25,499	83.4%	75.2%	127	88.2%	81.4%	\$12,610	86.5%	83.0%	128	79.0%	81.9%	\$12,889	80.7%	82.9%
	Upper	18	5.9%	\$2,049	6.7%	4.5%	6	4.2%	6.1%	\$901	6.2%	6.4%	12	7.4%	7.1%	\$1,148	7.2%	7.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	306	100.0%	\$30,557	100.0%	100.0%	144	100.0%	100.0%	\$14,579	100.0%	100.0%	162	100.0%	100.0%	\$15,978	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	13.0%	\$50	11.0%	20.2%	2	8.3%	7.6%	\$14	5.4%	6.8%	5	16.7%	14.6%	\$36	18.4%	14.5%
	Middle	46	85.2%	\$402	88.4%	75.2%	22	91.7%	81.5%	\$245	94.6%	79.7%	24	80.0%	77.5%	\$157	80.1%	81.4%
	Upper	1	1.9%	\$3	0.7%	4.5%	0	0.0%	10.9%	\$0	0.0%	13.5%	1	3.3%	7.7%	\$3	1.5%	4.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	54	100.0%	\$455	100.0%	100.0%	24	100.0%	100.0%	\$259	100.0%	100.0%	30	100.0%	100.0%	\$196	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	31.6%	\$0	0.0%	46.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	48.0%	0	0.0%	21.1%	\$0	0.0%	29.7%	0	0.0%	30.0%	\$0	0.0%	38.8%
	Middle	0	0.0%	\$0	0.0%	29.6%	0	0.0%	47.4%	\$0	0.0%	23.4%	0	0.0%	70.0%	\$0	0.0%	61.2%
	Upper	0	0.0%	\$0	0.0%	3.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.8%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	62	11.7%	\$4,407	9.4%	20.2%	22	8.9%	13.4%	\$1,580	7.4%	11.9%	40	14.1%	13.3%	\$2,827	11.0%	12.3%
	Middle	445	83.6%	\$39,716	84.6%	75.2%	215	86.7%	79.6%	\$18,254	85.9%	80.5%	230	81.0%	79.9%	\$21,462	83.4%	80.8%
	Upper	25	4.7%	\$2,835	6.0%	4.5%	11	4.4%	6.5%	\$1,404	6.6%	6.8%	14	4.9%	6.7%	\$1,431	5.6%	6.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	532	100.0%	\$46,958	100.0%	100.0%	248	100.0%	100.0%	\$21,238	100.0%	100.0%	284	100.0%	100.0%	\$25,720	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	2	0.7%	\$60	0.3%	1.7%	0	0.0%	1.2%	\$0	0.0%	1.2%	2	1.1%	1.2%	\$60	0.4%	0.5%
	Moderate	64	23.9%	\$5,728	25.5%	27.8%	20	23.3%	27.5%	\$1,587	19.5%	32.0%	44	24.2%	27.1%	\$4,141	28.8%	33.6%
	Middle	192	71.6%	\$15,826	70.4%	66.0%	65	75.6%	61.8%	\$6,506	80.0%	57.6%	127	69.8%	63.9%	\$9,320	64.9%	60.5%
	Upper	9	3.4%	\$871	3.9%	4.4%	1	1.2%	4.3%	\$35	0.4%	7.7%	8	4.4%	4.7%	\$836	5.8%	4.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	1	0.4%	\$10	0.0%		0	0.0%	5.2%	\$0	0.0%	1.6%	1	0.5%	3.2%	\$10	0.1%	0.5%	
Total	268	100.0%	\$22,495	100.0%	100.0%	86	100.0%	100.0%	\$8,128	100.0%	100.0%	182	100.0%	100.0%	\$14,367	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	2.4%	\$74	0.8%	3.3%	1	2.2%	3.4%	\$40	0.8%	3.4%	1	2.6%	3.9%	\$34	0.8%	4.2%
	Middle	83	97.6%	\$8,767	99.2%	95.1%	45	97.8%	96.0%	\$4,800	99.2%	96.4%	38	97.4%	95.7%	\$3,967	99.2%	95.8%
	Upper	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.6%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.0%	
Total	85	100.0%	\$8,841	100.0%	100.0%	46	100.0%	100.0%	\$4,840	100.0%	100.0%	39	100.0%	100.0%	\$4,001	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: IL Southern IL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count		Dollar		#	Count		Dollar		Count		Dollar						
		#	%	\$(000s)	%		%	%	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
HOME PURCHASE	Low	21	12.2%	\$1,117	7.0%	21.3%	8	10.0%	9.9%	\$444	6.9%	5.6%	13	14.1%	8.6%	\$673	7.1%	4.9%	
	Moderate	46	26.7%	\$3,145	19.7%	19.2%	24	30.0%	23.6%	\$1,606	25.1%	17.9%	22	23.9%	20.6%	\$1,539	16.1%	15.6%	
	Middle	54	31.4%	\$4,591	28.8%	24.3%	28	35.0%	26.7%	\$1,997	31.2%	26.1%	26	28.3%	29.8%	\$2,594	27.2%	28.2%	
	Upper	49	28.5%	\$6,865	43.1%	35.2%	20	25.0%	33.2%	\$2,353	36.8%	43.1%	29	31.5%	28.9%	\$4,512	47.3%	40.3%	
	Unknown	2	1.2%	\$228	1.4%	0.0%	0	0.0%	6.6%	\$0	0.0%	7.3%	2	2.2%	12.1%	\$228	2.4%	11.0%	
	Total	172	100.0%	\$15,946	100.0%	100.0%	80	100.0%	100.0%	\$6,400	100.0%	100.0%	92	100.0%	100.0%	\$9,546	100.0%	100.0%	
REFINANCE	Low	27	8.8%	\$1,331	4.4%	21.3%	15	10.4%	4.6%	\$686	4.7%	2.3%	12	7.4%	4.3%	\$645	4.0%	2.1%	
	Moderate	61	19.9%	\$4,383	14.3%	19.2%	28	19.4%	12.9%	\$2,021	13.9%	8.4%	33	20.4%	12.1%	\$2,362	14.8%	7.6%	
	Middle	88	28.8%	\$7,905	25.9%	24.3%	40	27.8%	23.5%	\$3,883	26.6%	19.4%	48	29.6%	23.5%	\$4,022	25.2%	19.9%	
	Upper	124	40.5%	\$16,275	53.3%	35.2%	60	41.7%	47.3%	\$7,828	53.7%	56.6%	64	39.5%	45.0%	\$8,447	52.9%	54.1%	
	Unknown	6	2.0%	\$663	2.2%	0.0%	1	0.7%	11.6%	\$161	1.1%	13.3%	5	3.1%	15.1%	\$502	3.1%	16.3%	
	Total	306	100.0%	\$30,557	100.0%	100.0%	144	100.0%	100.0%	\$14,579	100.0%	100.0%	162	100.0%	100.0%	\$15,978	100.0%	100.0%	
HOME IMPROVEMENT	Low	8	14.8%	\$41	9.0%	21.3%	4	16.7%	7.9%	\$15	5.8%	2.9%	4	13.3%	9.6%	\$26	13.3%	4.9%	
	Moderate	10	18.5%	\$43	9.5%	19.2%	3	12.5%	20.0%	\$16	6.2%	15.3%	7	23.3%	14.8%	\$27	13.8%	8.5%	
	Middle	14	25.9%	\$132	29.0%	24.3%	7	29.2%	26.8%	\$67	25.9%	20.9%	7	23.3%	27.3%	\$65	33.2%	26.3%	
	Upper	22	40.7%	\$239	52.5%	35.2%	10	41.7%	41.2%	\$161	62.2%	54.1%	12	40.0%	40.2%	\$78	39.8%	52.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.1%	\$0	0.0%	6.8%	0	0.0%	8.1%	\$0	0.0%	7.9%	
	Total	54	100.0%	\$455	100.0%	100.0%	24	100.0%	100.0%	\$259	100.0%	100.0%	30	100.0%	100.0%	\$196	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	24.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	35.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	56	10.5%	\$2,489	5.3%	21.3%	27	10.9%	6.5%	\$1,145	5.4%	3.3%	29	10.2%	6.2%	\$1,344	5.2%	3.0%	
	Moderate	117	22.0%	\$7,571	16.1%	19.2%	55	22.2%	16.7%	\$3,643	17.2%	11.3%	62	21.8%	15.1%	\$3,928	15.3%	9.8%	
	Middle	156	29.3%	\$12,628	26.9%	24.3%	75	30.2%	24.6%	\$5,947	28.0%	21.2%	81	28.5%	25.8%	\$6,681	26.0%	22.1%	
	Upper	195	36.7%	\$23,379	49.8%	35.2%	90	36.3%	42.3%	\$10,342	48.7%	51.9%	105	37.0%	39.2%	\$13,037	50.7%	47.9%	
	Unknown	8	1.5%	\$891	1.9%	0.0%	1	0.4%	9.9%	\$161	0.8%	12.4%	7	2.5%	13.7%	\$730	2.8%	17.1%	
	Total	532	100.0%	\$46,958	100.0%	100.0%	248	100.0%	100.0%	\$21,238	100.0%	100.0%	284	100.0%	100.0%	\$25,720	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	89	33.2%	\$5,146	22.9%	89.8%	46	53.5%	37.9%	\$2,834	34.9%	45.7%	43	23.6%	38.6%	\$2,312	16.1%	38.6%
		Over \$1 Million	59	22.0%	\$14,318	63.6%	4.7%	27	31.4%					32	17.6%				
		Total Rev. available	148	55.2%	\$19,464	86.5%	94.5%	73	84.9%					75	41.2%				
		Rev. Not Known	120	44.8%	\$3,031	13.5%	5.4%	13	15.1%					107	58.8%				
	Total	268	100.0%	\$22,495	100.0%	100.0%	86	100.0%	100.0%				182	100.0%					
Loan Size	\$100,000 or Less	223	83.2%	\$6,780	30.1%		68	79.1%	90.3%	\$2,758	33.9%	29.1%	155	85.2%	91.7%	\$4,022	28.0%	30.8%	
	\$100,001 - \$250,000	22	8.2%	\$3,929	17.5%		11	12.8%	5.0%	\$1,880	23.1%	18.3%	11	6.0%	4.2%	\$2,049	14.3%	17.2%	
	\$250,001 - \$1 Million	23	8.6%	\$11,786	52.4%		7	8.1%	4.7%	\$3,490	42.9%	52.6%	16	8.8%	4.2%	\$8,296	57.7%	51.9%	
	Total	268	100.0%	\$22,495	100.0%		86	100.0%	100.0%	\$8,128	100.0%	100.0%	182	100.0%	100.0%	\$14,367	100.0%	100.0%	
	Small Farm	Revenue	Total Farms																
\$1 Million or Less			63	74.1%	\$5,483	62.0%	99.3%	37	80.4%	83.1%	\$3,539	73.1%	69.9%	26	66.7%	79.5%	\$1,944	48.6%	66.7%
Over \$1 Million			15	17.6%	\$3,257	36.8%	0.6%	8	17.4%					7	17.9%				
Not Known			7	8.2%	\$101	1.1%	0.2%	1	2.2%					6	15.4%				
Total		85	100.0%	\$8,841	100.0%	100.0%	46	100.0%	100.0%				39	100.0%					
Loan Size		\$100,000 or Less	58	68.2%	\$2,678	30.3%		31	67.4%	80.8%	\$1,542	31.9%	37.4%	27	69.2%	78.2%	\$1,136	28.4%	36.3%
	\$100,001 - \$250,000	16	18.8%	\$2,591	29.3%		9	19.6%	12.1%	\$1,450	30.0%	28.3%	7	17.9%	15.1%	\$1,141	28.5%	32.3%	
	\$250,001 - \$500,000	11	12.9%	\$3,572	40.4%		6	13.0%	7.2%	\$1,848	38.2%	34.3%	5	12.8%	6.7%	\$1,724	43.1%	31.4%	
	Total	85	100.0%	\$8,841	100.0%		46	100.0%	100.0%	\$4,840	100.0%	100.0%	39	100.0%	100.0%	\$4,001	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: IL Springfield

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	9.6	2,132	4.3	741	34.8	9,192	18.3
Moderate-income	14	26.9	10,813	21.6	1,270	11.7	9,378	18.7
Middle-income	18	34.6	19,708	39.3	903	4.6	11,862	23.7
Upper-income	15	28.8	17,453	34.8	336	1.9	19,674	39.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	52	100.0	50,106	100.0	3,250	6.5	50,106	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,217	1,430	2.6	27.4	2,557	49.0	1,230	23.6
Moderate-income	22,955	11,278	20.5	49.1	9,188	40.0	2,489	10.8
Middle-income	31,531	22,533	40.9	71.5	7,096	22.5	1,902	6.0
Upper-income	25,756	19,857	36.0	77.1	4,783	18.6	1,116	4.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	85,459	55,098	100.0	64.5	23,624	27.6	6,737	7.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	644	7.3	510	6.6	80	13.7	54	9.7
Moderate-income	2,100	23.8	1,777	23.1	170	29.2	153	27.6
Middle-income	2,899	32.8	2,561	33.3	162	27.8	176	31.7
Upper-income	3,192	36.1	2,850	37.0	170	29.2	172	31.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,835	100.0	7,698	100.0	582	100.0	555	100.0
Percentage of Total Businesses:				87.1		6.6		6.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	0.5	2	0.5	0	0.0	0	0.0
Moderate-income	13	3.0	13	3.0	0	0.0	0	0.0
Middle-income	279	63.7	276	63.6	3	75.0	0	0.0
Upper-income	144	32.9	143	32.9	1	25.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	438	100.0	434	100.0	4	100.0	0	.0
Percentage of Total Farms:				99.1		.9		.0

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Springfield

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		Bank #	Agg %	Bank \$ (000s)	Agg %	Agg %	Bank #	Agg %	Bank \$ (000s)	Agg %	Agg %		
HOME PURCHASE	Low	2	5.4%	\$317	6.9%	2.6%	1	6.7%	1.1%	\$251	13.9%	0.5%	1	4.5%	1.2%	\$66	2.4%	0.6%
	Moderate	5	13.5%	\$286	6.2%	20.5%	3	20.0%	12.9%	\$192	10.6%	6.6%	2	9.1%	14.5%	\$94	3.3%	7.7%
	Middle	17	45.9%	\$1,858	40.3%	40.9%	6	40.0%	40.1%	\$670	37.1%	34.7%	11	50.0%	40.6%	\$1,188	42.3%	35.3%
	Upper	13	35.1%	\$2,151	46.6%	36.0%	5	33.3%	45.9%	\$692	38.3%	58.2%	8	36.4%	43.8%	\$1,459	52.0%	56.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	37	100.0%	\$4,612	100.0%	100.0%	15	100.0%	100.0%	\$1,805	100.0%	100.0%	22	100.0%	100.0%	\$2,807	100.0%	100.0%
REFINANCE	Low	1	1.9%	\$8	0.1%	2.6%	0	0.0%	0.6%	\$0	0.0%	0.4%	1	5.6%	0.6%	\$8	0.4%	0.2%
	Moderate	5	9.6%	\$296	5.1%	20.5%	4	11.8%	6.7%	\$214	5.4%	3.2%	1	5.6%	8.2%	\$82	4.4%	3.8%
	Middle	13	25.0%	\$1,316	22.7%	40.9%	8	23.5%	33.8%	\$918	23.4%	27.4%	5	27.8%	35.9%	\$398	21.4%	29.0%
	Upper	33	63.5%	\$4,172	72.0%	36.0%	22	64.7%	58.9%	\$2,798	71.2%	69.0%	11	61.1%	55.4%	\$1,374	73.8%	66.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	52	100.0%	\$5,792	100.0%	100.0%	34	100.0%	100.0%	\$3,930	100.0%	100.0%	18	100.0%	100.0%	\$1,862	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	1.4%	\$0	0.0%	0.5%	0	0.0%	1.3%	\$0	0.0%	0.3%
	Moderate	1	20.0%	\$10	29.4%	20.5%	1	33.3%	12.4%	\$10	41.7%	5.9%	0	0.0%	9.2%	\$0	0.0%	4.4%
	Middle	1	20.0%	\$5	14.7%	40.9%	0	0.0%	42.8%	\$0	0.0%	36.6%	1	50.0%	40.4%	\$5	50.0%	35.7%
	Upper	3	60.0%	\$19	55.9%	36.0%	2	66.7%	43.5%	\$14	58.3%	57.0%	1	50.0%	49.2%	\$5	50.0%	59.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$34	100.0%	100.0%	3	100.0%	100.0%	\$24	100.0%	100.0%	2	100.0%	100.0%	\$10	100.0%	100.0%
MULTIFAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	12.1%	0	0.0%	7.1%	\$0	0.0%	18.2%	0	0.0%	11.8%	\$0	0.0%	30.9%
	Moderate	0	0.0%	\$0	0.0%	41.8%	0	0.0%	39.3%	\$0	0.0%	21.6%	0	0.0%	41.2%	\$0	0.0%	38.8%
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	28.6%	\$0	0.0%	39.0%	0	0.0%	23.5%	\$0	0.0%	9.1%
	Upper	0	0.0%	\$0	0.0%	24.0%	0	0.0%	25.0%	\$0	0.0%	21.2%	0	0.0%	23.5%	\$0	0.0%	21.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	3.2%	\$325	3.1%	2.6%	1	1.9%	0.8%	\$251	4.4%	0.9%	2	4.8%	0.8%	\$74	1.6%	1.3%
	Moderate	11	11.7%	\$592	5.7%	20.5%	8	15.4%	8.7%	\$416	7.2%	4.5%	3	7.1%	10.4%	\$176	3.8%	6.2%
	Middle	31	33.0%	\$3,179	30.5%	40.9%	14	26.9%	36.0%	\$1,588	27.6%	29.7%	17	40.5%	37.6%	\$1,591	34.0%	30.5%
	Upper	49	52.1%	\$6,342	60.8%	36.0%	29	55.8%	54.5%	\$3,504	60.8%	65.0%	20	47.6%	51.2%	\$2,838	60.7%	62.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	94	100.0%	\$10,438	100.0%	100.0%	52	100.0%	100.0%	\$5,759	100.0%	100.0%	42	100.0%	100.0%	\$4,679	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	2	5.9%	\$423	17.1%	6.6%	0	0.0%	5.6%	\$0	0.0%	5.2%	2	9.5%	5.8%	\$423	27.7%	6.2%
	Moderate	6	17.6%	\$62	2.5%	23.1%	2	15.4%	25.0%	\$25	2.6%	35.6%	4	19.0%	22.2%	\$37	2.4%	31.2%
	Middle	14	41.2%	\$1,204	48.6%	33.3%	6	46.2%	29.2%	\$667	70.3%	22.6%	8	38.1%	29.6%	\$537	35.2%	25.9%
	Upper	12	35.3%	\$786	31.8%	37.0%	5	38.5%	38.9%	\$257	27.1%	36.3%	7	33.3%	40.5%	\$529	34.7%	36.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.3%	0	0.0%	2.0%	\$0	0.0%	0.3%
Total	34	100.0%	\$2,475	100.0%	100.0%	13	100.0%	100.0%	\$949	100.0%	100.0%	21	100.0%	100.0%	\$1,526	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.0%	0	0.0%	4.9%	\$0	0.0%	3.1%	0	0.0%	2.0%	\$0	0.0%	2.8%
	Middle	0	0.0%	\$0	0.0%	63.6%	0	0.0%	67.2%	\$0	0.0%	65.0%	0	0.0%	66.0%	\$0	0.0%	58.9%
	Upper	0	0.0%	\$0	0.0%	32.9%	0	0.0%	26.2%	\$0	0.0%	31.6%	0	0.0%	32.0%	\$0	0.0%	38.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: IL Springfield

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$(000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	
HOME PURCHASE	Low	10	27.0%	\$810	17.6%	18.3%	5	33.3%	14.5%	\$393	21.8%	8.0%	5	22.7%	13.4%	\$417	14.9%	6.8%	
	Moderate	14	37.8%	\$1,280	27.8%	18.7%	4	26.7%	22.3%	\$360	19.9%	17.6%	10	45.5%	22.2%	\$920	32.8%	17.2%	
	Middle	7	18.9%	\$1,103	23.9%	23.7%	3	20.0%	21.5%	\$378	20.9%	21.9%	4	18.2%	20.9%	\$725	25.8%	20.8%	
	Upper	6	16.2%	\$1,419	30.8%	39.3%	3	20.0%	31.4%	\$674	37.3%	42.9%	3	13.6%	30.9%	\$745	26.5%	43.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.2%	\$0	0.0%	9.6%	0	0.0%	12.5%	\$0	0.0%	11.6%	
	Total	37	100.0%	\$4,612	100.0%	100.0%	15	100.0%	100.0%	\$1,805	100.0%	100.0%	22	100.0%	100.0%	\$2,807	100.0%	100.0%	
REFINANCE	Low	3	5.8%	\$132	2.3%	18.3%	1	2.9%	5.3%	\$30	0.8%	2.6%	2	11.1%	6.5%	\$102	5.5%	3.3%	
	Moderate	13	25.0%	\$1,208	20.9%	18.7%	9	26.5%	14.4%	\$901	22.9%	8.9%	4	22.2%	15.5%	\$307	16.5%	9.7%	
	Middle	9	17.3%	\$962	16.6%	23.7%	6	17.6%	22.4%	\$610	15.5%	18.1%	3	16.7%	22.7%	\$352	18.9%	18.5%	
	Upper	24	46.2%	\$3,285	56.7%	39.3%	16	47.1%	51.4%	\$2,192	55.8%	63.5%	8	44.4%	48.9%	\$1,093	58.7%	61.9%	
	Unknown	3	5.8%	\$205	3.5%	0.0%	2	5.9%	6.5%	\$197	5.0%	6.9%	1	5.6%	6.5%	\$8	0.4%	6.6%	
	Total	52	100.0%	\$5,792	100.0%	100.0%	34	100.0%	100.0%	\$3,930	100.0%	100.0%	18	100.0%	100.0%	\$1,862	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.3%	0	0.0%	8.6%	\$0	0.0%	3.8%	0	0.0%	7.5%	\$0	0.0%	3.5%	
	Moderate	1	20.0%	\$10	29.4%	18.7%	1	33.3%	17.4%	\$10	41.7%	13.1%	0	0.0%	17.6%	\$0	0.0%	11.5%	
	Middle	3	60.0%	\$14	41.2%	23.7%	1	33.3%	25.4%	\$4	16.7%	22.2%	2	100.0%	25.8%	\$10	100.0%	19.1%	
	Upper	1	20.0%	\$10	29.4%	39.3%	1	33.3%	45.7%	\$10	41.7%	58.7%	0	0.0%	45.8%	\$0	0.0%	62.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.0%	\$0	0.0%	2.3%	0	0.0%	3.4%	\$0	0.0%	3.3%	
	Total	5	100.0%	\$34	100.0%	100.0%	3	100.0%	100.0%	\$24	100.0%	100.0%	2	100.0%	100.0%	\$10	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	13.8%	\$942	9.0%	18.3%	6	11.5%	7.9%	\$423	7.3%	3.9%	7	16.7%	8.8%	\$519	11.1%	4.3%	
	Moderate	28	29.8%	\$2,498	23.9%	18.7%	14	26.9%	16.6%	\$1,271	22.1%	10.9%	14	33.3%	17.7%	\$1,227	26.2%	11.7%	
	Middle	19	20.2%	\$2,079	19.9%	23.7%	10	19.2%	22.3%	\$992	17.2%	18.7%	9	21.4%	22.2%	\$1,087	23.2%	18.6%	
	Upper	31	33.0%	\$4,714	45.2%	39.3%	20	38.5%	45.8%	\$2,876	49.9%	56.9%	11	26.2%	42.8%	\$1,838	39.3%	54.3%	
	Unknown	3	3.2%	\$205	2.0%	0.0%	2	3.8%	7.5%	\$197	3.4%	9.6%	1	2.4%	8.5%	\$8	0.2%	11.1%	
	Total	94	100.0%	\$10,438	100.0%	100.0%	52	100.0%	100.0%	\$5,759	100.0%	100.0%	42	100.0%	100.0%	\$4,679	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	12	35.3%	\$547	22.1%	87.1%	10	76.9%	37.8%	\$466	49.1%	45.7%	2	9.5%	43.0%	\$81	5.3%	45.0%
		Over \$1 Million	6	0.0%	\$1,698	68.6%	6.6%	2	15.4%					4	19.0%				
		Total Rev. available	18	35.3%	\$2,245	90.7%	93.7%	12	92.3%					6	28.5%				
		Rev. Not Known	16	47.1%	\$230	9.3%	6.3%	1	7.7%					15	71.4%				
	Total	34	100.0%	\$2,475	100.0%	100.0%	13	100.0%					21	100.0%					
	Loan Size	\$100,000 or Less	29	85.3%	\$803	32.4%		11	84.6%	89.4%	\$447	47.1%	27.6%	18	85.7%	89.9%	\$356	23.3%	26.1%
		\$100,001 - \$250,000	1	2.9%	\$102	4.1%		1	7.7%	5.3%	\$102	10.7%	18.0%	0	0.0%	5.0%	\$0	0.0%	18.0%
		\$250,001 - \$1 Million	4	11.8%	\$1,570	63.4%		1	7.7%	5.3%	\$400	42.1%	54.4%	3	14.3%	5.1%	\$1,170	76.7%	55.9%
		Total	34	100.0%	\$2,475	100.0%		13	100.0%	100.0%	\$949	100.0%	100.0%	21	100.0%	100.0%	\$1,526	100.0%	100.0%
Small Farm		Revenue	Total Farms																
	\$1 Million or Less		0	0.0%	\$0	0.0%	99.1%	0	0.0%	72.1%	\$0	0.0%	69.8%	0	0.0%	75.0%	\$0	0.0%	74.4%
	Over \$1 Million		0	0.0%	\$0	0.0%	0.9%	0	0.0%					0	0.0%				
	Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	68.0%	\$0	0.0%	21.8%	0	0.0%	64.0%	\$0	0.0%	22.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	21.3%	\$0	0.0%	36.7%	0	0.0%	28.0%	\$0	0.0%	48.2%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	10.7%	\$0	0.0%	41.5%	0	0.0%	8.0%	\$0	0.0%	29.7%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: IN Bloomington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	8.1	645	1.9	231	35.8	6,389	18.6
Moderate-income	7	18.9	5,294	15.4	855	16.2	6,261	18.2
Middle-income	18	48.6	20,200	58.8	1,154	5.7	7,505	21.9
Upper-income	9	24.3	8,197	23.9	324	4.0	14,181	41.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	37	100.0	34,336	100.0	2,564	7.5	34,336	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,973	196	0.5	3.9	4,428	89.0	349	7.0
Moderate-income	11,490	4,760	13.2	41.4	5,703	49.6	1,027	8.9
Middle-income	34,516	21,849	60.7	63.3	9,585	27.8	3,082	8.9
Upper-income	14,920	9,193	25.5	61.6	4,556	30.5	1,171	7.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	65,899	35,998	100.0	54.6	24,272	36.8	5,629	8.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	752	12.1	643	11.6	50	13.4	59	19.9
Moderate-income	984	15.8	859	15.5	75	20.1	50	16.8
Middle-income	3,038	48.8	2,702	48.7	184	49.3	152	51.2
Upper-income	1,446	23.2	1,346	24.3	64	17.2	36	12.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,220	100.0	5,550	100.0	373	100.0	297	100.0
Percentage of Total Businesses:			89.2		6.0		4.8	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.4	1	0.5	0	0.0	0	0.0
Moderate-income	31	13.8	31	14.0	0	0.0	0	0.0
Middle-income	159	71.0	157	71.0	2	66.7	0	0.0
Upper-income	33	14.7	32	14.5	1	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	224	100.0	221	100.0	3	100.0	0	.0
Percentage of Total Farms:			98.7		1.3		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Bloomington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	2	1.1%	\$360	1.3%	0.5%	2	2.0%	1.6%	\$360	2.5%	1.6%	0	0.0%	1.1%	\$0	0.0%	1.4%
	Moderate	30	16.1%	\$3,066	11.3%	13.2%	22	22.4%	12.0%	\$2,535	17.7%	8.0%	8	9.1%	11.8%	\$531	4.1%	8.0%
	Middle	103	55.4%	\$13,697	50.3%	60.7%	48	49.0%	54.6%	\$6,178	43.0%	49.8%	55	62.5%	55.8%	\$7,519	58.4%	51.5%
	Upper	51	27.4%	\$10,102	37.1%	25.5%	26	26.5%	31.7%	\$5,284	36.8%	40.5%	25	28.4%	31.2%	\$4,818	37.4%	39.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	186	100.0%	\$27,225	100.0%	100.0%	98	100.0%	100.0%	\$14,357	100.0%	100.0%	88	100.0%	100.0%	\$12,868	100.0%	100.0%
REFINANCE	Low	3	1.1%	\$506	1.0%	0.5%	2	1.2%	0.7%	\$401	1.2%	0.6%	1	0.9%	0.8%	\$105	0.6%	0.8%
	Moderate	38	13.5%	\$3,649	7.0%	13.2%	19	11.4%	6.9%	\$1,713	5.1%	4.6%	19	16.5%	7.7%	\$1,936	10.7%	5.3%
	Middle	124	44.0%	\$19,876	38.3%	60.7%	72	43.1%	51.5%	\$12,891	38.1%	46.5%	52	45.2%	52.8%	\$6,985	38.7%	47.6%
	Upper	117	41.5%	\$27,834	53.7%	25.5%	74	44.3%	40.9%	\$18,796	55.6%	48.3%	43	37.4%	38.7%	\$9,038	50.0%	46.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	282	100.0%	\$51,865	100.0%	100.0%	167	100.0%	100.0%	\$33,801	100.0%	100.0%	115	100.0%	100.0%	\$18,064	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	1.0%	\$0	0.0%	0.8%	0	0.0%	0.8%	\$0	0.0%	0.2%
	Moderate	1	16.7%	\$7	25.0%	13.2%	1	25.0%	6.4%	\$7	35.0%	6.4%	0	0.0%	6.6%	\$0	0.0%	2.8%
	Middle	4	66.7%	\$17	60.7%	60.7%	3	75.0%	63.5%	\$13	65.0%	49.9%	1	50.0%	68.5%	\$4	50.0%	54.4%
	Upper	1	16.7%	\$4	14.3%	25.5%	0	0.0%	29.1%	\$0	0.0%	42.8%	1	50.0%	24.1%	\$4	50.0%	42.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$28	100.0%	100.0%	4	100.0%	100.0%	\$20	100.0%	100.0%	2	100.0%	100.0%	\$8	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	24.3%	0	0.0%	44.4%	\$0	0.0%	19.0%	0	0.0%	66.7%	\$0	0.0%	81.4%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	22.2%	\$0	0.0%	11.4%	0	0.0%	8.3%	\$0	0.0%	5.0%
	Middle	0	0.0%	\$0	0.0%	34.8%	0	0.0%	16.7%	\$0	0.0%	54.3%	0	0.0%	16.7%	\$0	0.0%	9.1%
	Upper	0	0.0%	\$0	0.0%	21.8%	0	0.0%	16.7%	\$0	0.0%	15.4%	0	0.0%	8.3%	\$0	0.0%	4.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	1.1%	\$866	1.1%	0.5%	4	1.5%	1.1%	\$761	1.6%	1.8%	1	0.5%	1.0%	\$105	0.3%	2.6%
	Moderate	69	14.6%	\$6,722	8.5%	13.2%	42	15.6%	8.4%	\$4,255	8.8%	5.9%	27	13.2%	9.0%	\$2,467	8.0%	6.1%
	Middle	231	48.7%	\$33,590	42.5%	60.7%	123	45.7%	52.9%	\$19,082	39.6%	47.9%	108	52.7%	54.4%	\$14,508	46.9%	48.1%
	Upper	169	35.7%	\$37,940	48.0%	25.5%	100	37.2%	37.6%	\$24,080	50.0%	44.4%	69	33.7%	35.6%	\$13,860	44.8%	43.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	474	100.0%	\$79,118	100.0%	100.0%	269	100.0%	100.0%	\$48,178	100.0%	100.0%	205	100.0%	100.0%	\$30,940	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	39	21.2%	\$4,716	25.5%	11.6%	12	23.5%	11.9%	\$1,789	24.0%	10.7%	27	20.3%	10.8%	\$2,927	26.6%	11.1%
	Moderate	33	17.9%	\$1,679	9.1%	15.5%	10	19.6%	14.3%	\$609	8.2%	16.6%	23	17.3%	13.9%	\$1,070	9.7%	17.2%
	Middle	75	40.8%	\$9,644	52.2%	48.7%	21	41.2%	40.9%	\$4,084	54.8%	48.3%	54	40.6%	43.5%	\$5,560	50.5%	42.2%
	Upper	37	20.1%	\$2,421	13.1%	24.3%	8	15.7%	28.1%	\$970	13.0%	23.0%	29	21.8%	27.3%	\$1,451	13.2%	28.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.8%	\$0	0.0%	1.4%	0	0.0%	4.5%	\$0	0.0%	0.7%
Total	184	100.0%	\$18,460	100.0%	100.0%	51	100.0%	100.0%	\$7,452	100.0%	100.0%	133	100.0%	100.0%	\$11,008	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.1%	\$0	0.0%	4.9%
	Moderate	3	20.0%	\$122	13.7%	14.0%	2	25.0%	4.2%	\$81	17.2%	6.4%	1	14.3%	3.4%	\$41	9.8%	1.6%
	Middle	12	80.0%	\$768	86.3%	71.0%	6	75.0%	84.5%	\$389	82.8%	84.1%	6	85.7%	89.8%	\$379	90.2%	90.0%
	Upper	0	0.0%	\$0	0.0%	14.5%	0	0.0%	4.2%	\$0	0.0%	0.6%	0	0.0%	3.4%	\$0	0.0%	3.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	7.0%	\$0	0.0%	8.8%	0	0.0%	2.3%	\$0	0.0%	0.4%
Total	15	100.0%	\$890	100.0%	100.0%	8	100.0%	100.0%	\$470	100.0%	100.0%	7	100.0%	100.0%	\$420	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: IN Bloomington

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Count		Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	24	12.9%	\$1,935	7.1%	18.6%	13	13.3%	7.8%	\$1,068	7.4%	4.3%	11	12.5%	7.3%	\$867	6.7%	4.1%	
	Moderate	39	21.0%	\$4,117	15.1%	18.2%	19	19.4%	19.1%	\$1,997	13.9%	13.1%	20	22.7%	21.2%	\$2,120	16.5%	15.5%	
	Middle	45	24.2%	\$5,499	20.2%	21.9%	26	26.5%	18.1%	\$3,053	21.3%	15.5%	19	21.6%	19.7%	\$2,446	19.0%	17.9%	
	Upper	78	41.9%	\$15,674	57.6%	41.3%	40	40.8%	32.4%	\$8,239	57.4%	41.9%	38	43.2%	35.4%	\$7,435	57.8%	46.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.6%	\$0	0.0%	25.2%	0	0.0%	16.3%	\$0	0.0%	16.1%	
	Total	186	100.0%	\$27,225	100.0%	100.0%	98	100.0%	100.0%	\$14,357	100.0%	100.0%	88	100.0%	100.0%	\$12,868	100.0%	100.0%	
REFINANCE	Low	13	4.6%	\$889	1.7%	18.6%	7	4.2%	3.6%	\$432	1.3%	1.7%	6	5.2%	4.2%	\$457	2.5%	2.1%	
	Moderate	37	13.1%	\$3,607	7.0%	18.2%	16	9.6%	11.7%	\$1,791	5.3%	7.6%	21	18.3%	12.2%	\$1,816	10.1%	7.7%	
	Middle	58	20.6%	\$6,757	13.0%	21.9%	29	17.4%	15.5%	\$3,423	10.1%	12.7%	29	25.2%	18.8%	\$3,334	18.5%	14.8%	
	Upper	169	59.9%	\$39,762	76.7%	41.3%	111	66.5%	39.2%	\$27,368	81.0%	47.1%	58	50.4%	43.7%	\$12,394	68.6%	52.7%	
	Unknown	5	1.8%	\$850	1.6%	0.0%	4	2.4%	29.9%	\$787	2.3%	30.9%	1	0.9%	21.1%	\$63	0.3%	22.7%	
	Total	282	100.0%	\$51,865	100.0%	100.0%	167	100.0%	100.0%	\$33,801	100.0%	100.0%	115	100.0%	100.0%	\$18,064	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	50.0%	\$14	50.0%	18.6%	2	50.0%	10.7%	\$10	50.0%	3.5%	1	50.0%	10.1%	\$4	50.0%	3.1%	
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	15.7%	\$0	0.0%	7.3%	0	0.0%	18.3%	\$0	0.0%	8.5%	
	Middle	3	50.0%	\$14	50.0%	21.9%	2	50.0%	20.7%	\$10	50.0%	11.3%	1	50.0%	24.5%	\$4	50.0%	20.8%	
	Upper	0	0.0%	\$0	0.0%	41.3%	0	0.0%	41.5%	\$0	0.0%	53.4%	0	0.0%	38.5%	\$0	0.0%	48.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.4%	\$0	0.0%	24.5%	0	0.0%	8.6%	\$0	0.0%	19.2%	
	Total	6	100.0%	\$28	100.0%	100.0%	4	100.0%	100.0%	\$20	100.0%	100.0%	2	100.0%	100.0%	\$8	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	40	8.4%	\$2,838	3.6%	18.6%	22	8.2%	5.1%	\$1,510	3.1%	2.4%	18	8.8%	5.4%	\$1,328	4.3%	2.7%	
	Moderate	76	16.0%	\$7,724	9.8%	18.2%	35	13.0%	14.1%	\$3,788	7.9%	8.8%	41	20.0%	15.3%	\$3,936	12.7%	9.9%	
	Middle	106	22.4%	\$12,270	15.5%	21.9%	57	21.2%	16.5%	\$6,486	13.5%	12.8%	49	23.9%	19.3%	\$5,784	18.7%	15.6%	
	Upper	247	52.1%	\$55,436	70.1%	41.3%	151	56.1%	37.2%	\$35,607	73.9%	43.4%	96	46.8%	40.8%	\$19,829	64.1%	49.6%	
	Unknown	5	1.1%	\$850	1.1%	0.0%	4	1.5%	27.1%	\$787	1.6%	32.7%	1	0.5%	19.2%	\$63	0.2%	22.2%	
	Total	474	100.0%	\$79,118	100.0%	100.0%	269	100.0%	100.0%	\$48,178	100.0%	100.0%	205	100.0%	100.0%	\$30,940	100.0%	100.0%	
Small Business	Revenue	Total Businesses					30	58.8%	32.9%	\$1,516	20.3%	36.4%	41	30.8%	39.6%	\$3,482	31.6%	42.9%	
		\$1 Million or Less	71	38.6%	\$4,998	27.1%	89.2%	30	58.8%	32.9%	\$1,516	20.3%	36.4%	41	30.8%	39.6%	\$3,482	31.6%	42.9%
		Over \$1 Million	38	20.7%	\$11,670	63.2%	6.0%	19	37.3%				19	14.3%					
		Total Rev. available	109	59.3%	\$16,668	90.3%	95.2%	49	96.1%				60	45.1%					
		Rev. Not Known	75	40.8%	\$1,792	9.7%	4.8%	2	3.9%				73	54.9%					
	Total	184	100.0%	\$18,460	100.0%	100.0%	51	100.0%				133	100.0%						
	Loan Size	\$100,000 or Less	147	79.9%	\$4,218	22.8%		36	70.6%	88.6%	\$1,372	18.4%	25.4%	111	83.5%	87.5%	\$2,846	25.9%	21.6%
		\$100,001 - \$250,000	17	9.2%	\$3,036	16.4%		6	11.8%	6.1%	\$978	13.1%	19.9%	11	8.3%	5.7%	\$2,058	18.7%	17.6%
		\$250,001 - \$1 Million	20	10.9%	\$11,206	60.7%		9	17.6%	5.3%	\$5,102	68.5%	54.8%	11	8.3%	6.8%	\$6,104	55.5%	60.8%
		Total	184	100.0%	\$18,460	100.0%		51	100.0%	100.0%	\$7,452	100.0%	100.0%	133	100.0%	100.0%	\$11,008	100.0%	100.0%
Total		184	100.0%	\$18,460	100.0%		51	100.0%	100.0%	\$7,452	100.0%	100.0%	133	100.0%	100.0%	\$11,008	100.0%	100.0%	
Small Farm	Revenue	Total Farms					8	100.0%	81.7%	\$470	100.0%	72.4%	5	71.4%	68.2%	\$369	87.9%	67.9%	
		\$1 Million or Less	13	86.7%	\$839	94.3%	98.7%	8	100.0%	81.7%	\$470	100.0%	72.4%	5	71.4%	68.2%	\$369	87.9%	67.9%
		Over \$1 Million	1	6.7%	\$41	4.6%	1.3%	0	0.0%				1	14.3%					
		Not Known	1	6.7%	\$10	1.1%	0.0%	0	0.0%				1	14.3%					
	Total	15	100.0%	\$890	100.0%	100.0%	8	100.0%				7	100.0%						
	Loan Size	\$100,000 or Less	13	86.7%	\$530	59.6%		7	87.5%	63.4%	\$290	61.7%	20.1%	6	85.7%	68.2%	\$240	57.1%	30.0%
		\$100,001 - \$250,000	2	13.3%	\$360	40.4%		1	12.5%	22.5%	\$180	38.3%	33.9%	1	14.3%	23.9%	\$180	42.9%	39.6%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	14.1%	\$0	0.0%	46.0%	0	0.0%	8.0%	\$0	0.0%	30.4%
		Total	15	100.0%	\$890	100.0%		8	100.0%	100.0%	\$470	100.0%	100.0%	7	100.0%	100.0%	\$420	100.0%	100.0%
		Total	15	100.0%	\$890	100.0%		8	100.0%	100.0%	\$470	100.0%	100.0%	7	100.0%	100.0%	\$420	100.0%	100.0%
Total		15	100.0%	\$890	100.0%		8	100.0%	100.0%	\$470	100.0%	100.0%	7	100.0%	100.0%	\$420	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: IN Clinton-Grant

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,233	18.2
Moderate-income	5	20.8	4,971	17.3	743	14.9	5,567	19.4
Middle-income	16	66.7	19,036	66.2	1,342	7.0	6,623	23.0
Upper-income	3	12.5	4,743	16.5	145	3.1	11,327	39.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	24	100.0	28,750	100.0	2,230	7.8	28,750	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	8,247	4,901	16.4	59.4	2,583	31.3	763	9.3
Middle-income	29,063	19,994	66.9	68.8	7,157	24.6	1,912	6.6
Upper-income	6,517	4,990	16.7	76.6	1,239	19.0	288	4.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	43,827	29,885	100.0	68.2	10,979	25.1	2,963	6.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	649	16.8	561	16.2	40	22.6	48	22.0
Middle-income	2,571	66.5	2,317	66.8	108	61.0	146	67.0
Upper-income	646	16.7	593	17.1	29	16.4	24	11.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,866	100.0	3,471	100.0	177	100.0	218	100.0
Percentage of Total Businesses:			89.8		4.6		5.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	3	0.6	3	0.6	0	0.0	0	0.0
Middle-income	395	78.8	391	78.8	3	75.0	1	100.0
Upper-income	103	20.6	102	20.6	1	25.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	501	100.0	496	100.0	4	100.0	1	100.0
Percentage of Total Farms:			99.0		.8		.2	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Clinton-Grant

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	15	10.1%	\$870	6.8%	16.4%	8	9.4%	10.8%	\$492	6.3%	6.8%	7	10.9%	10.8%	\$378	7.5%	7.6%
	Middle	105	70.5%	\$8,751	68.3%	66.9%	59	69.4%	69.9%	\$5,229	67.0%	68.4%	46	71.9%	65.9%	\$3,522	70.3%	64.1%
	Upper	29	19.5%	\$3,193	24.9%	16.7%	18	21.2%	19.3%	\$2,082	26.7%	24.8%	11	17.2%	23.3%	\$1,111	22.2%	28.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	149	100.0%	\$12,814	100.0%	100.0%	85	100.0%	100.0%	\$7,803	100.0%	100.0%	64	100.0%	100.0%	\$5,011	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	4.4%	\$465	2.5%	16.4%	4	4.2%	5.7%	\$271	2.8%	3.1%	4	4.7%	6.1%	\$194	2.2%	3.3%
	Middle	123	68.0%	\$11,421	61.3%	66.9%	65	68.4%	66.4%	\$5,997	61.0%	64.7%	58	67.4%	67.5%	\$5,424	61.5%	63.8%
	Upper	50	27.6%	\$6,753	36.2%	16.7%	26	27.4%	27.9%	\$3,558	36.2%	32.2%	24	27.9%	26.4%	\$3,195	36.3%	32.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	181	100.0%	\$18,639	100.0%	100.0%	95	100.0%	100.0%	\$9,826	100.0%	100.0%	86	100.0%	100.0%	\$8,813	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	10.0%	\$3	4.5%	16.4%	1	14.3%	11.1%	\$3	6.5%	5.1%	0	0.0%	7.7%	\$0	0.0%	4.0%
	Middle	7	70.0%	\$44	65.7%	66.9%	4	57.1%	64.8%	\$23	50.0%	67.6%	3	100.0%	65.8%	\$21	100.0%	64.2%
	Upper	2	20.0%	\$20	29.9%	16.7%	2	28.6%	24.1%	\$20	43.5%	27.2%	0	0.0%	26.5%	\$0	0.0%	31.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$67	100.0%	100.0%	7	100.0%	100.0%	\$46	100.0%	100.0%	3	100.0%	100.0%	\$21	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	50.0%	\$0	0.0%	64.5%	0	0.0%	20.0%	\$0	0.0%	28.4%
	Middle	0	0.0%	\$0	0.0%	60.8%	0	0.0%	50.0%	\$0	0.0%	35.5%	0	0.0%	80.0%	\$0	0.0%	71.6%
	Upper	0	0.0%	\$0	0.0%	22.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	24	7.1%	\$1,338	4.2%	16.4%	13	7.0%	7.9%	\$766	4.3%	5.5%	11	7.2%	8.1%	\$572	4.1%	5.9%
	Middle	235	69.1%	\$20,216	64.1%	66.9%	128	68.4%	67.6%	\$11,249	63.6%	65.4%	107	69.9%	66.8%	\$8,967	64.8%	64.2%
	Upper	81	23.8%	\$9,966	31.6%	16.7%	46	24.6%	24.5%	\$5,660	32.0%	29.0%	35	22.9%	25.1%	\$4,306	31.1%	29.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	340	100.0%	\$31,520	100.0%	100.0%	187	100.0%	100.0%	\$17,675	100.0%	100.0%	153	100.0%	100.0%	\$13,845	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	38	20.1%	\$8,668	44.3%	16.2%	9	16.1%	15.2%	\$2,766	37.0%	19.6%	29	21.8%	15.0%	\$5,902	48.8%	32.1%
	Middle	112	59.3%	\$7,800	39.8%	66.8%	36	64.3%	61.6%	\$3,292	44.0%	63.1%	76	57.1%	61.1%	\$4,508	37.2%	47.8%
	Upper	39	20.6%	\$3,117	15.9%	17.1%	11	19.6%	18.7%	\$1,422	19.0%	14.2%	28	21.1%	20.5%	\$1,695	14.0%	18.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.5%	\$0	0.0%	3.1%	0	0.0%	3.4%	\$0	0.0%	1.5%
Total	189	100.0%	\$19,585	100.0%	100.0%	56	100.0%	100.0%	\$7,480	100.0%	100.0%	133	100.0%	100.0%	\$12,105	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	90	78.3%	\$15,330	85.9%	78.8%	46	82.1%	76.0%	\$7,331	86.0%	81.8%	44	74.6%	73.3%	\$7,999	85.8%	80.6%
	Upper	25	21.7%	\$2,514	14.1%	20.6%	10	17.9%	20.9%	\$1,190	14.0%	17.3%	15	25.4%	25.7%	\$1,324	14.2%	19.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.1%	\$0	0.0%	0.9%	0	0.0%	1.0%	\$0	0.0%	0.1%
Total	115	100.0%	\$17,844	100.0%	100.0%	56	100.0%	100.0%	\$8,521	100.0%	100.0%	59	100.0%	100.0%	\$9,323	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: IN Clinton-Grant

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Count		Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %		Bank #	Agg %	Bank \$(000s)	Agg \$ %	Bank #	Agg %	Bank \$(000s)	Agg \$ %	Bank \$ %	Agg \$ %			
HOME PURCHASE	Low	36	24.2%	\$1,988	15.5%	18.2%	17	20.0%	19.0%	\$983	12.6%	12.2%	19	29.7%	15.1%	\$1,005	20.1%	10.1%	
	Moderate	57	38.3%	\$4,345	33.9%	19.4%	30	35.3%	32.6%	\$2,173	27.8%	27.5%	27	42.2%	28.1%	\$2,172	43.3%	23.0%	
	Middle	30	20.1%	\$3,124	24.4%	23.0%	20	23.5%	19.5%	\$2,138	27.4%	21.6%	10	15.6%	20.1%	\$986	19.7%	21.6%	
	Upper	26	17.4%	\$3,357	26.2%	39.4%	18	21.2%	20.5%	\$2,509	32.2%	30.4%	8	12.5%	22.4%	\$848	16.9%	31.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.4%	\$0	0.0%	8.2%	0	0.0%	14.4%	\$0	0.0%	14.0%	
	Total	149	100.0%	\$12,814	100.0%	100.0%	85	100.0%	100.0%	\$7,803	100.0%	100.0%	64	100.0%	100.0%	\$5,011	100.0%	100.0%	
REFINANCE	Low	16	8.8%	\$1,007	5.4%	18.2%	6	6.3%	7.5%	\$412	4.2%	4.2%	10	11.6%	7.2%	\$595	6.8%	3.8%	
	Moderate	39	21.5%	\$2,882	15.5%	19.4%	23	24.2%	18.3%	\$1,553	15.8%	12.4%	16	18.6%	17.2%	\$1,329	15.1%	12.3%	
	Middle	60	33.1%	\$5,464	29.3%	23.0%	32	33.7%	22.3%	\$3,171	32.3%	20.1%	28	32.6%	21.9%	\$2,293	26.0%	19.9%	
	Upper	60	33.1%	\$8,564	45.9%	39.4%	29	30.5%	36.4%	\$4,113	41.9%	48.2%	31	36.0%	38.5%	\$4,451	50.5%	47.9%	
	Unknown	6	3.3%	\$722	3.9%	0.0%	5	5.3%	15.5%	\$577	5.9%	15.2%	1	1.2%	15.2%	\$145	1.6%	16.1%	
	Total	181	100.0%	\$18,639	100.0%	100.0%	95	100.0%	100.0%	\$9,826	100.0%	100.0%	86	100.0%	100.0%	\$8,813	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	20.0%	\$6	9.0%	18.2%	2	28.6%	13.9%	\$6	13.0%	4.7%	0	0.0%	9.4%	\$0	0.0%	5.4%	
	Moderate	2	20.0%	\$13	19.4%	19.4%	1	14.3%	23.1%	\$7	15.2%	10.0%	1	33.3%	19.7%	\$6	28.6%	13.3%	
	Middle	5	50.0%	\$43	64.2%	23.0%	4	57.1%	25.9%	\$33	71.7%	26.6%	1	33.3%	29.1%	\$10	47.6%	22.9%	
	Upper	1	10.0%	\$5	7.5%	39.4%	0	0.0%	30.6%	\$0	0.0%	56.3%	1	33.3%	37.6%	\$5	23.8%	52.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.5%	\$0	0.0%	2.4%	0	0.0%	4.3%	\$0	0.0%	6.1%	
	Total	10	100.0%	\$67	100.0%	100.0%	7	100.0%	100.0%	\$46	100.0%	100.0%	3	100.0%	100.0%	\$21	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	54	15.9%	\$3,001	9.5%	18.2%	25	13.4%	12.0%	\$1,401	7.9%	6.8%	29	19.0%	10.4%	\$1,600	11.6%	6.0%	
	Moderate	98	28.8%	\$7,240	23.0%	19.4%	54	28.9%	23.7%	\$3,733	21.1%	17.1%	44	28.8%	21.6%	\$3,507	25.3%	15.8%	
	Middle	95	27.9%	\$8,631	27.4%	23.0%	56	29.9%	21.4%	\$5,342	30.2%	20.3%	39	25.5%	21.5%	\$3,289	23.8%	19.8%	
	Upper	87	25.6%	\$11,926	37.8%	39.4%	47	25.1%	30.3%	\$6,622	37.5%	41.5%	40	26.1%	32.0%	\$5,304	38.3%	39.8%	
	Unknown	6	1.8%	\$722	2.3%	0.0%	5	2.7%	12.6%	\$577	3.3%	14.3%	1	0.7%	14.4%	\$145	1.0%	18.5%	
	Total	340	100.0%	\$31,520	100.0%	100.0%	187	100.0%	100.0%	\$17,675	100.0%	100.0%	153	100.0%	100.0%	\$13,845	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	72	38.1%	\$5,664	28.9%	89.8%	34	60.7%	43.3%	\$2,198	29.4%	37.0%	38	28.6%	40.5%	\$3,466	28.6%	45.2%
		Over \$1 Million	34	18.0%	\$10,507	53.6%	4.6%	13	23.2%				21	15.8%					
		Total Rev. available	106	56.1%	\$16,171	82.5%	94.4%	47	83.9%				59	44.4%					
		Rev. Not Known	83	43.9%	\$3,414	17.4%	5.6%	9	16.1%				74	55.6%					
	Total	189	100.0%	\$19,585	100.0%	100.0%	56	100.0%				133	100.0%						
	Loan Size	\$100,000 or Less	142	75.1%	\$4,186	21.4%		39	69.6%	89.4%	\$1,429	19.1%	29.7%	103	77.4%	89.8%	\$2,757	22.8%	33.9%
		\$100,001 - \$250,000	25	13.2%	\$4,205	21.5%		9	16.1%	5.4%	\$1,684	22.5%	17.9%	16	12.0%	6.0%	\$2,521	20.8%	21.4%
		\$250,001 - \$1 Million	22	11.6%	\$11,194	57.2%		8	14.3%	5.2%	\$4,367	58.4%	52.4%	14	10.5%	4.2%	\$6,827	56.4%	44.7%
		Total	189	100.0%	\$19,585	100.0%		56	100.0%	100.0%	\$7,480	100.0%	100.0%	133	100.0%	100.0%	\$12,105	100.0%	100.0%
Total Farms																			
Small Farm	Revenue	\$1 Million or Less	75	65.2%	\$11,116	62.3%	99.0%	41	73.2%	75.2%	\$5,677	66.6%	71.2%	34	57.6%	65.3%	\$5,439	58.3%	65.9%
		Over \$1 Million	33	28.7%	\$6,642	37.2%	0.8%	15	26.8%				18	30.5%					
		Not Known	7	6.1%	\$86	0.5%	0.2%	0	0.0%				7	11.9%					
		Total	115	100.0%	\$17,844	100.0%	100.0%	56	100.0%				59	100.0%					
	Loan Size	\$100,000 or Less	57	49.6%	\$2,832	15.9%		28	50.0%	58.1%	\$1,470	17.3%	19.2%	29	49.2%	61.4%	\$1,362	14.6%	20.9%
\$100,001 - \$250,000		33	28.7%	\$5,712	32.0%		16	28.6%	26.4%	\$2,706	31.8%	36.0%	17	28.8%	22.8%	\$3,006	32.2%	32.2%	
\$250,001 - \$500,000		25	21.7%	\$9,300	52.1%		12	21.4%	15.5%	\$4,345	51.0%	44.9%	13	22.0%	15.8%	\$4,955	53.1%	46.8%	
Total		115	100.0%	\$17,844	100.0%		56	100.0%	100.0%	\$8,521	100.0%	100.0%	59	100.0%	100.0%	\$9,323	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: IN Evansville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	5.7	1,796	3.3	479	26.7	10,468	19.5
Moderate-income	16	30.2	13,072	24.3	2,007	15.4	10,209	19.0
Middle-income	24	45.3	26,219	48.8	1,352	5.2	13,079	24.3
Upper-income	10	18.9	12,657	23.6	224	1.8	19,988	37.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	53	100.0	53,744	100.0	4,062	7.6	53,744	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,613	1,446	2.5	40.0	1,571	43.5	596	16.5
Moderate-income	26,251	11,775	20.6	44.9	11,714	44.6	2,762	10.5
Middle-income	43,033	29,491	51.6	68.5	10,639	24.7	2,903	6.7
Upper-income	17,528	14,483	25.3	82.6	2,351	13.4	694	4.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	90,425	57,195	100.0	63.3	26,275	29.1	6,955	7.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	254	3.1	205	2.9	30	4.4	19	3.8
Moderate-income	2,503	30.2	2,091	29.4	249	36.8	163	32.7
Middle-income	3,680	44.4	3,141	44.2	297	43.9	242	48.5
Upper-income	1,851	22.3	1,676	23.6	100	14.8	75	15.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,288	100.0	7,113	100.0	676	100.0	499	100.0
Percentage of Total Businesses:			85.8		8.2		6.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	33	9.7	33	9.8	0	0.0	0	0.0
Middle-income	182	53.5	179	53.3	2	100.0	1	50.0
Upper-income	125	36.8	124	36.9	0	0.0	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	340	100.0	336	100.0	2	100.0	2	100.0
Percentage of Total Farms:			98.8		.6		.6	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Evansville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	0.5%	\$0	0.0%	0.2%	0	0.0%	0.7%	\$0	0.0%	0.5%
	Moderate	13	35.1%	\$1,126	27.1%	20.6%	6	31.6%	14.6%	\$450	21.5%	10.6%	7	38.9%	14.7%	\$676	32.6%	9.6%
	Middle	16	43.2%	\$1,847	44.4%	51.6%	9	47.4%	46.7%	\$1,098	52.5%	41.4%	7	38.9%	48.0%	\$749	36.2%	41.9%
	Upper	8	21.6%	\$1,188	28.6%	25.3%	4	21.1%	38.2%	\$542	25.9%	47.8%	4	22.2%	36.6%	\$646	31.2%	48.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	37	100.0%	\$4,161	100.0%	100.0%	19	100.0%	100.0%	\$2,090	100.0%	100.0%	18	100.0%	100.0%	\$2,071	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	0.3%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.6%
	Moderate	21	25.9%	\$2,529	26.2%	20.6%	11	28.9%	10.0%	\$1,102	25.2%	6.7%	10	23.3%	11.4%	\$1,427	27.0%	7.4%
	Middle	41	50.6%	\$4,108	42.5%	51.6%	17	44.7%	43.2%	\$1,617	36.9%	37.3%	24	55.8%	44.7%	\$2,491	47.2%	38.3%
	Upper	19	23.5%	\$3,022	31.3%	25.3%	10	26.3%	46.6%	\$1,658	37.9%	55.9%	9	20.9%	43.8%	\$1,364	25.8%	53.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	81	100.0%	\$9,659	100.0%	100.0%	38	100.0%	100.0%	\$4,377	100.0%	100.0%	43	100.0%	100.0%	\$5,282	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	1.7%	\$0	0.0%	1.2%	0	0.0%	0.5%	\$0	0.0%	0.0%
	Moderate	4	66.7%	\$64	86.5%	20.6%	1	33.3%	16.5%	\$50	83.3%	11.4%	3	100.0%	21.9%	\$14	100.0%	13.6%
	Middle	2	33.3%	\$10	13.5%	51.6%	2	66.7%	48.0%	\$10	16.7%	40.0%	0	0.0%	49.1%	\$0	0.0%	43.4%
	Upper	0	0.0%	\$0	0.0%	25.3%	0	0.0%	33.7%	\$0	0.0%	47.4%	0	0.0%	28.5%	\$0	0.0%	42.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$74	100.0%	100.0%	3	100.0%	100.0%	\$60	100.0%	100.0%	3	100.0%	100.0%	\$14	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	5.6%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	46.9%	0	0.0%	42.9%	\$0	0.0%	63.0%	0	0.0%	44.4%	\$0	0.0%	26.7%
	Middle	0	0.0%	\$0	0.0%	40.8%	0	0.0%	57.1%	\$0	0.0%	37.0%	0	0.0%	44.4%	\$0	0.0%	55.5%
	Upper	0	0.0%	\$0	0.0%	9.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	5.6%	\$0	0.0%	17.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.6%
	Moderate	38	30.6%	\$3,719	26.8%	20.6%	18	30.0%	12.0%	\$1,602	24.5%	10.7%	20	31.3%	13.4%	\$2,117	28.7%	8.9%
	Middle	59	47.6%	\$5,965	42.9%	51.6%	28	46.7%	44.7%	\$2,725	41.7%	38.7%	31	48.4%	46.2%	\$3,240	44.0%	40.3%
	Upper	27	21.8%	\$4,210	30.3%	25.3%	14	23.3%	42.9%	\$2,200	33.7%	50.4%	13	20.3%	40.0%	\$2,010	27.3%	50.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	124	100.0%	\$13,894	100.0%	100.0%	60	100.0%	100.0%	\$6,527	100.0%	100.0%	64	100.0%	100.0%	\$7,367	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	1	1.5%	\$150	2.9%	2.9%	1	3.1%	2.3%	\$150	6.1%	3.7%	0	0.0%	2.5%	\$0	0.0%	3.3%
	Moderate	30	44.1%	\$1,972	38.1%	29.4%	15	46.9%	33.3%	\$1,284	51.9%	39.5%	15	41.7%	32.4%	\$688	25.5%	33.6%
	Middle	27	39.7%	\$2,311	44.7%	44.2%	11	34.4%	38.0%	\$700	28.3%	38.2%	16	44.4%	41.1%	\$1,611	59.7%	42.5%
	Upper	10	14.7%	\$739	14.3%	23.6%	5	15.6%	24.0%	\$338	13.7%	18.3%	5	13.9%	22.8%	\$401	14.9%	20.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	0.4%	0	0.0%	1.2%	\$0	0.0%	0.1%
Total	68	100.0%	\$5,172	100.0%	100.0%	32	100.0%	100.0%	\$2,472	100.0%	100.0%	36	100.0%	100.0%	\$2,700	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%	0.3%
	Moderate	9	26.5%	\$885	21.2%	9.8%	4	22.2%	8.2%	\$584	21.9%	8.9%	5	31.3%	9.3%	\$301	19.9%	9.4%
	Middle	24	70.6%	\$3,220	77.0%	53.3%	14	77.8%	73.8%	\$2,085	78.1%	76.4%	10	62.5%	71.4%	\$1,135	75.1%	74.4%
	Upper	1	2.9%	\$75	1.8%	36.9%	0	0.0%	13.9%	\$0	0.0%	12.5%	1	6.3%	17.9%	\$75	5.0%	16.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	2.2%	0	0.0%	0.7%	\$0	0.0%	0.0%
Total	34	100.0%	\$4,180	100.0%	100.0%	18	100.0%	100.0%	\$2,669	100.0%	100.0%	16	100.0%	100.0%	\$1,511	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: IN Evansville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	11	29.7%	\$722	17.4%	19.5%	6	31.6%	17.8%	\$354	16.9%	11.4%	5	27.8%	16.7%	\$368	17.8%	10.7%	
	Moderate	8	21.6%	\$717	17.2%	19.0%	4	21.1%	22.9%	\$319	15.3%	20.0%	4	22.2%	22.1%	\$398	19.2%	19.3%	
	Middle	7	18.9%	\$881	21.2%	24.3%	5	26.3%	18.2%	\$697	33.3%	19.0%	2	11.1%	18.3%	\$184	8.9%	20.4%	
	Upper	10	27.0%	\$1,672	40.2%	37.2%	4	21.1%	19.2%	\$720	34.4%	27.9%	6	33.3%	18.6%	\$952	46.0%	28.2%	
	Unknown	1	2.7%	\$169	4.1%	0.0%	0	0.0%	22.0%	\$0	0.0%	21.7%	1	5.6%	24.4%	\$169	8.2%	21.5%	
	Total	37	100.0%	\$4,161	100.0%	100.0%	19	100.0%	100.0%	\$2,090	100.0%	100.0%	18	100.0%	100.0%	\$2,071	100.0%	100.0%	
REFINANCE	Low	4	4.9%	\$185	1.9%	19.5%	2	5.3%	8.3%	\$123	2.8%	4.5%	2	4.7%	8.6%	\$62	1.2%	4.6%	
	Moderate	21	25.9%	\$1,896	19.6%	19.0%	8	21.1%	17.6%	\$707	16.2%	12.6%	13	30.2%	18.4%	\$1,189	22.5%	12.9%	
	Middle	21	25.9%	\$2,238	23.2%	24.3%	15	39.5%	22.1%	\$1,545	35.3%	19.9%	6	14.0%	21.5%	\$693	13.1%	19.2%	
	Upper	35	43.2%	\$5,340	55.3%	37.2%	13	34.2%	31.0%	\$2,002	45.7%	40.6%	22	51.2%	30.6%	\$3,338	63.2%	40.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.0%	\$0	0.0%	22.4%	0	0.0%	20.9%	\$0	0.0%	22.4%	
	Total	81	100.0%	\$9,659	100.0%	100.0%	38	100.0%	100.0%	\$4,377	100.0%	100.0%	43	100.0%	100.0%	\$5,282	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	16.7%	\$4	5.4%	19.5%	1	33.3%	16.0%	\$4	6.7%	12.4%	0	0.0%	13.5%	\$0	0.0%	6.4%	
	Moderate	2	33.3%	\$12	16.2%	19.0%	1	33.3%	26.6%	\$6	10.0%	18.0%	1	33.3%	18.7%	\$6	42.9%	16.2%	
	Middle	2	33.3%	\$53	71.6%	24.3%	1	33.3%	25.4%	\$50	83.3%	19.1%	1	33.3%	21.5%	\$3	21.4%	17.6%	
	Upper	1	16.7%	\$5	6.8%	37.2%	0	0.0%	27.8%	\$0	0.0%	45.2%	1	33.3%	24.9%	\$5	35.7%	46.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.2%	\$0	0.0%	5.3%	0	0.0%	21.5%	\$0	0.0%	13.7%	
	Total	6	100.0%	\$74	100.0%	100.0%	3	100.0%	100.0%	\$60	100.0%	100.0%	3	100.0%	100.0%	\$14	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	24.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	37.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	16	12.9%	\$911	6.6%	19.5%	9	15.0%	12.0%	\$481	7.4%	6.8%	7	10.9%	12.0%	\$430	5.8%	6.9%	
	Moderate	31	25.0%	\$2,625	18.9%	19.0%	13	21.7%	19.9%	\$1,032	15.8%	14.6%	18	28.1%	19.8%	\$1,593	21.6%	15.1%	
	Middle	30	24.2%	\$3,172	22.8%	24.3%	21	35.0%	20.8%	\$2,292	35.1%	18.7%	9	14.1%	20.2%	\$880	11.9%	19.1%	
	Upper	46	37.1%	\$7,017	50.5%	37.2%	17	28.3%	26.6%	\$2,722	41.7%	34.5%	29	45.3%	25.6%	\$4,295	58.3%	34.9%	
	Unknown	1	0.8%	\$169	1.2%	0.0%	0	0.0%	20.7%	\$0	0.0%	25.5%	1	1.6%	22.5%	\$169	2.3%	24.1%	
	Total	124	100.0%	\$13,894	100.0%	100.0%	60	100.0%	100.0%	\$6,527	100.0%	100.0%	64	100.0%	100.0%	\$7,367	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	26	38.2%	\$1,892	36.6%	85.8%	18	56.3%	37.0%	\$1,147	46.4%	27.2%	8	22.2%	43.1%	\$745	27.6%	31.8%
		Over \$1 Million	14	20.6%	\$2,403	46.5%	8.2%	7	21.9%					7	19.4%				
		Total Rev. available	40	58.8%	\$4,295	83.1%	94.0%	25	78.2%					15	41.6%				
		Rev. Not Known	28	41.2%	\$877	17.0%	6.0%	7	21.9%					21	58.3%				
	Total	68	100.0%	\$5,172	100.0%	100.0%	32	100.0%					36	100.0%					
Loan Size	\$100,000 or Less	57	83.8%	\$2,183	42.2%		27	84.4%	82.6%	\$1,258	50.9%	20.2%	30	83.3%	80.5%	\$925	34.3%	19.0%	
	\$100,001 - \$250,000	7	10.3%	\$1,338	25.9%		4	12.5%	9.4%	\$714	28.9%	22.9%	3	8.3%	10.0%	\$624	23.1%	21.7%	
	\$250,001 - \$1 Million	4	5.9%	\$1,651	31.9%		1	3.1%	8.0%	\$500	20.2%	57.0%	3	8.3%	9.5%	\$1,151	42.6%	59.3%	
	Total	68	100.0%	\$5,172	100.0%		32	100.0%	100.0%	\$2,472	100.0%	100.0%	36	100.0%	100.0%	\$2,700	100.0%	100.0%	
	Small Farm	Revenue	Total Farms																
\$1 Million or Less			20	58.8%	\$1,507	36.1%	98.8%	11	61.1%	76.2%	\$1,073	40.2%	66.2%	9	56.3%	83.6%	\$434	28.7%	79.1%
Over \$1 Million			14	41.2%	\$2,673	63.9%	0.6%	7	38.9%					7	43.8%				
Not Known			0	0.0%	\$0	0.0%	0.6%	0	0.0%					0	0.0%				
Total		34	100.0%	\$4,180	100.0%	100.0%	18	100.0%					16	100.0%					
Loan Size		\$100,000 or Less	24	70.6%	\$1,360	32.5%		11	61.1%	55.7%	\$601	22.5%	21.3%	13	81.3%	53.6%	\$759	50.2%	23.5%
	\$100,001 - \$250,000	6	17.6%	\$970	23.2%		4	22.2%	31.1%	\$618	23.2%	40.8%	2	12.5%	34.3%	\$352	23.3%	44.7%	
	\$250,001 - \$500,000	4	11.8%	\$1,850	44.3%		3	16.7%	13.1%	\$1,450	54.3%	37.9%	1	6.3%	12.1%	\$400	26.5%	31.7%	
	Total	34	100.0%	\$4,180	100.0%		18	100.0%	100.0%	\$2,669	100.0%	100.0%	16	100.0%	100.0%	\$1,511	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: IN Gary

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	1,407	17.1	
Moderate-income	1	14.3	427	5.2	22	5.2	1,754	21.3	
Middle-income	6	85.7	7,795	94.8	358	4.6	2,192	26.7	
Upper-income	0	0.0	0	0.0	0	0.0	2,869	34.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	7	100.0	8,222	100.0	380	4.6	8,222	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	513	476	5.7	92.8	21	4.1	16	3.1	
Middle-income	10,723	7,803	94.3	72.8	2,386	22.3	534	5.0	
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	11,236	8,279	100.0	73.7	2,407	21.4	550	4.9	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	28	1.9	25	1.9	0	0.0	3	3.8	
Middle-income	1,470	98.1	1,326	98.1	68	100.0	76	96.2	
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	1,498	100.0	1,351	100.0	68	100.0	79	100.0	
Percentage of Total Businesses:			90.2		4.5		5.3		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	2	0.7	2	0.7	0	0.0	0	0.0	
Middle-income	285	99.3	278	99.3	7	100.0	0	0.0	
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	287	100.0	280	100.0	7	100.0	0	.0	
Percentage of Total Farms:			97.6		2.4		.0		

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Gary

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.7%	0	0.0%	5.0%	\$0	0.0%	5.0%	0	0.0%	3.9%	\$0	0.0%	3.2%
	Middle	3	100.0%	\$351	100.0%	94.3%	0	0.0%	95.0%	\$0	0.0%	95.0%	3	100.0%	96.1%	\$351	100.0%	96.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$351	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$351	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.7%	0	0.0%	2.1%	\$0	0.0%	1.7%	0	0.0%	2.9%	\$0	0.0%	2.9%
	Middle	2	100.0%	\$124	100.0%	94.3%	1	100.0%	97.9%	\$29	100.0%	98.3%	1	100.0%	97.1%	\$95	100.0%	97.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$124	100.0%	100.0%	1	100.0%	100.0%	\$29	100.0%	100.0%	1	100.0%	100.0%	\$95	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.7%	0	0.0%	1.9%	\$0	0.0%	0.2%	0	0.0%	3.3%	\$0	0.0%	5.7%
	Middle	1	100.0%	\$3	100.0%	94.3%	0	0.0%	98.1%	\$0	0.0%	99.8%	1	100.0%	96.7%	\$3	100.0%	94.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$3	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$3	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.7%	0	0.0%	2.9%	\$0	0.0%	2.6%	0	0.0%	3.2%	\$0	0.0%	2.9%
	Middle	6	100.0%	\$478	100.0%	94.3%	1	100.0%	97.1%	\$29	100.0%	97.4%	5	100.0%	96.8%	\$449	100.0%	97.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$478	100.0%	100.0%	1	100.0%	100.0%	\$29	100.0%	100.0%	5	100.0%	100.0%	\$449	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.7%	\$0	0.0%	0.1%	0	0.0%	0.3%	\$0	0.0%	0.0%
	Middle	8	100.0%	\$3,032	100.0%	98.1%	3	100.0%	91.4%	\$1,993	100.0%	97.8%	5	100.0%	90.4%	\$1,039	100.0%	97.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	7.9%	\$0	0.0%	2.1%	0	0.0%	9.2%	\$0	0.0%	2.6%
Total	8	100.0%	\$3,032	100.0%	100.0%	3	100.0%	100.0%	\$1,993	100.0%	100.0%	5	100.0%	100.0%	\$1,039	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$500	100.0%	99.3%	1	100.0%	100.0%	\$500	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$500	100.0%	100.0%	1	100.0%	100.0%	\$500	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: IN Gary

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010					2011							
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$(000s)	\$ %		Bank #	Agg %	Bank \$(000s)	Agg %	Bank #	Agg %	Bank \$(000s)	Agg %					
HOME PURCHASE	Low	1	33.3%	\$85	24.2%	17.1%	0	0.0%	15.9%	\$0	0.0%	10.8%	1	33.3%	11.9%	\$85	24.2%	8.0%	
	Moderate	0	0.0%	\$0	0.0%	21.3%	0	0.0%	29.7%	\$0	0.0%	26.8%	0	0.0%	33.1%	\$0	0.0%	30.6%	
	Middle	2	66.7%	\$266	75.8%	26.7%	0	0.0%	24.4%	\$0	0.0%	24.6%	2	66.7%	24.5%	\$266	75.8%	26.8%	
	Upper	0	0.0%	\$0	0.0%	34.9%	0	0.0%	22.1%	\$0	0.0%	30.1%	0	0.0%	18.3%	\$0	0.0%	22.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.9%	\$0	0.0%	7.6%	0	0.0%	12.1%	\$0	0.0%	12.5%	
	Total	3	100.0%	\$351	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$351	100.0%	100.0%	
REFINANCE	Low	1	50.0%	\$95	76.6%	17.1%	0	0.0%	8.8%	\$0	0.0%	5.3%	1	100.0%	7.8%	\$95	100.0%	4.7%	
	Moderate	0	0.0%	\$0	0.0%	21.3%	0	0.0%	20.4%	\$0	0.0%	16.2%	0	0.0%	17.5%	\$0	0.0%	15.6%	
	Middle	1	50.0%	\$29	23.4%	26.7%	1	100.0%	29.6%	\$29	100.0%	30.2%	0	0.0%	28.0%	\$0	0.0%	27.7%	
	Upper	0	0.0%	\$0	0.0%	34.9%	0	0.0%	26.6%	\$0	0.0%	33.0%	0	0.0%	26.3%	\$0	0.0%	31.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.6%	\$0	0.0%	15.3%	0	0.0%	20.4%	\$0	0.0%	20.7%	
	Total	2	100.0%	\$124	100.0%	100.0%	1	100.0%	100.0%	\$29	100.0%	100.0%	1	100.0%	100.0%	\$95	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	100.0%	\$3	100.0%	17.1%	0	0.0%	15.4%	\$0	0.0%	7.4%	1	100.0%	16.7%	\$3	100.0%	9.8%	
	Moderate	0	0.0%	\$0	0.0%	21.3%	0	0.0%	11.5%	\$0	0.0%	8.7%	0	0.0%	33.3%	\$0	0.0%	23.8%	
	Middle	0	0.0%	\$0	0.0%	26.7%	0	0.0%	28.8%	\$0	0.0%	26.0%	0	0.0%	23.3%	\$0	0.0%	24.1%	
	Upper	0	0.0%	\$0	0.0%	34.9%	0	0.0%	40.4%	\$0	0.0%	56.2%	0	0.0%	21.7%	\$0	0.0%	26.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.8%	\$0	0.0%	1.7%	0	0.0%	5.0%	\$0	0.0%	15.8%	
	Total	1	100.0%	\$3	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$3	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	26.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	34.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	50.0%	\$183	38.3%	17.1%	0	0.0%	11.0%	\$0	0.0%	6.9%	3	60.0%	9.6%	\$183	40.8%	5.7%	
	Moderate	0	0.0%	\$0	0.0%	21.3%	0	0.0%	22.5%	\$0	0.0%	19.1%	0	0.0%	23.3%	\$0	0.0%	20.0%	
	Middle	3	50.0%	\$295	61.7%	26.7%	1	100.0%	28.2%	\$29	100.0%	28.6%	2	40.0%	26.6%	\$266	59.2%	26.2%	
	Upper	0	0.0%	\$0	0.0%	34.9%	0	0.0%	26.0%	\$0	0.0%	32.6%	0	0.0%	23.5%	\$0	0.0%	27.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.3%	\$0	0.0%	12.9%	0	0.0%	17.1%	\$0	0.0%	21.1%	
	Total	6	100.0%	\$478	100.0%	100.0%	1	100.0%	100.0%	\$29	100.0%	100.0%	5	100.0%	100.0%	\$449	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	1	12.5%	\$22	0.7%	90.2%	1	33.3%	42.3%	\$22	1.1%	31.2%	0	0.0%	42.0%	\$0	0.0%	46.3%
		Over \$1 Million	3	37.5%	\$2,971	98.0%	4.5%	2	66.7%					1	20.0%				
		Total Rev. available	4	50.0%	\$2,993	98.7%	94.7%	3	100.0%					1	20.0%				
		Rev. Not Known	4	50.0%	\$39	1.3%	5.3%	0	0.0%					4	80.0%				
	Total	8	100.0%	\$3,032	100.0%	100.0%	3	100.0%					5	100.0%					
	Loan Size	\$100,000 or Less	5	62.5%	\$61	2.0%		1	33.3%	92.5%	\$22	1.1%	28.5%	4	80.0%	95.9%	\$39	3.8%	41.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	11.9%	0	0.0%	1.6%	\$0	0.0%	9.4%
		\$250,001 - \$1 Million	3	37.5%	\$2,971	98.0%		2	66.7%	4.5%	\$1,971	98.9%	59.5%	1	20.0%	2.5%	\$1,000	96.2%	49.3%
		Total	8	100.0%	\$3,032	100.0%		3	100.0%	100.0%	\$1,993	100.0%	100.0%	5	100.0%	100.0%	\$1,039	100.0%	100.0%
Total		8	100.0%	\$3,032	100.0%		3	100.0%	100.0%	\$1,993	100.0%	100.0%	5	100.0%	100.0%	\$1,039	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.6%	0	0.0%	78.9%	\$0	0.0%	69.8%	0	0.0%	60.9%	\$0	0.0%	57.4%
		Over \$1 Million	1	100.0%	\$500	100.0%	2.4%	1	100.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	1	100.0%	\$500	100.0%	100.0%	1	100.0%					0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	72.5%	\$0	0.0%	36.4%	0	0.0%	78.3%	\$0	0.0%	30.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	16.5%	\$0	0.0%	27.4%	0	0.0%	8.7%	\$0	0.0%	14.2%
\$250,001 - \$500,000		1	100.0%	\$500	100.0%		1	100.0%	11.0%	\$500	100.0%	36.2%	0	0.0%	13.0%	\$0	0.0%	55.6%	
Total	1	100.0%	\$500	100.0%		1	100.0%	100.0%	\$500	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: IN Knox-Lawrence

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,850	20.9
Moderate-income	7	35.0	5,598	24.1	846	15.1	4,679	20.2
Middle-income	13	65.0	17,588	75.9	1,284	7.3	5,629	24.3
Upper-income	0	0.0	0	0.0	0	0.0	8,028	34.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	20	100.0	23,186	100.0	2,130	9.2	23,186	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	10,849	5,776	22.8	53.2	3,776	34.8	1,297	12.0
Middle-income	27,016	19,580	77.2	72.5	4,955	18.3	2,481	9.2
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	37,865	25,356	100.0	67.0	8,731	23.1	3,778	10.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,109	31.1	991	30.7	65	35.1	53	34.2
Middle-income	2,455	68.9	2,233	69.3	120	64.9	102	65.8
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,564	100.0	3,224	100.0	185	100.0	155	100.0
Percentage of Total Businesses:			90.5		5.2		4.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	26	6.8	25	6.7	1	14.3	0	0.0
Middle-income	354	93.2	348	93.3	6	85.7	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	380	100.0	373	100.0	7	100.0	0	.0
Percentage of Total Farms:			98.2		1.8		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Knox-Lawrence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	31	31.6%	\$1,743	18.7%	22.8%	21	38.2%	22.8%	\$1,105	22.3%	16.4%	10	23.3%	23.3%	\$638	14.7%	13.6%
	Middle	67	68.4%	\$7,558	81.3%	77.2%	34	61.8%	77.2%	\$3,856	77.7%	83.6%	33	76.7%	76.7%	\$3,702	85.3%	86.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	98	100.0%	\$9,301	100.0%	100.0%	55	100.0%	100.0%	\$4,961	100.0%	100.0%	43	100.0%	100.0%	\$4,340	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	17	14.0%	\$946	6.3%	22.8%	10	17.9%	14.0%	\$585	8.1%	9.6%	7	10.8%	18.3%	\$361	4.6%	11.3%
	Middle	104	86.0%	\$14,137	93.7%	77.2%	46	82.1%	86.0%	\$6,648	91.9%	90.4%	58	89.2%	81.7%	\$7,489	95.4%	88.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	121	100.0%	\$15,083	100.0%	100.0%	56	100.0%	100.0%	\$7,233	100.0%	100.0%	65	100.0%	100.0%	\$7,850	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	53.3%	\$47	31.1%	22.8%	4	44.4%	25.8%	\$23	21.5%	20.1%	4	66.7%	24.2%	\$24	54.5%	12.9%
	Middle	7	46.7%	\$104	68.9%	77.2%	5	55.6%	74.2%	\$84	78.5%	79.9%	2	33.3%	75.8%	\$20	45.5%	87.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$151	100.0%	100.0%	9	100.0%	100.0%	\$107	100.0%	100.0%	6	100.0%	100.0%	\$44	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	46.9%	0	0.0%	66.7%	\$0	0.0%	38.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	53.1%	0	0.0%	33.3%	\$0	0.0%	61.8%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	56	23.9%	\$2,736	11.2%	22.8%	35	29.2%	18.3%	\$1,713	13.9%	12.4%	21	18.4%	20.8%	\$1,023	8.4%	12.3%
	Middle	178	76.1%	\$21,799	88.8%	77.2%	85	70.8%	81.7%	\$10,588	86.1%	87.6%	93	81.6%	79.2%	\$11,211	91.6%	87.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	234	100.0%	\$24,535	100.0%	100.0%	120	100.0%	100.0%	\$12,301	100.0%	100.0%	114	100.0%	100.0%	\$12,234	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	63	38.7%	\$6,296	40.9%	30.7%	22	38.6%	27.0%	\$2,570	35.8%	26.2%	41	38.7%	29.9%	\$3,726	45.4%	31.2%
	Middle	100	61.3%	\$9,088	59.1%	69.3%	35	61.4%	68.0%	\$4,607	64.2%	71.6%	65	61.3%	66.0%	\$4,481	54.6%	68.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.1%	\$0	0.0%	2.2%	0	0.0%	4.1%	\$0	0.0%	0.4%
Total	163	100.0%	\$15,384	100.0%	100.0%	57	100.0%	100.0%	\$7,177	100.0%	100.0%	106	100.0%	100.0%	\$8,207	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.7%	0	0.0%	1.8%	\$0	0.0%	1.5%	0	0.0%	2.0%	\$0	0.0%	2.9%
	Middle	66	100.0%	\$8,702	100.0%	93.3%	28	100.0%	95.6%	\$4,091	100.0%	98.2%	38	100.0%	98.0%	\$4,611	100.0%	97.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.5%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	66	100.0%	\$8,702	100.0%	100.0%	28	100.0%	100.0%	\$4,091	100.0%	100.0%	38	100.0%	100.0%	\$4,611	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: IN Knox-Lawrence

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank		Dollar		Count		Dollar		Dollar				
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	20	20.4%	\$1,083	11.6%	20.9%	12	21.8%	16.2%	\$653	13.2%	10.1%	8	18.6%	11.2%	\$430	9.9%	7.8%	
	Moderate	31	31.6%	\$2,662	28.6%	20.2%	16	29.1%	29.8%	\$1,371	27.6%	24.4%	15	34.9%	21.0%	\$1,291	29.7%	17.1%	
	Middle	20	20.4%	\$1,982	21.3%	24.3%	14	25.5%	23.3%	\$1,360	27.4%	24.9%	6	14.0%	21.7%	\$622	14.3%	23.5%	
	Upper	27	27.6%	\$3,574	38.4%	34.6%	13	23.6%	20.3%	\$1,577	31.8%	29.8%	14	32.6%	24.8%	\$1,997	46.0%	36.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.3%	\$0	0.0%	10.8%	0	0.0%	21.3%	\$0	0.0%	14.7%	
	Total	98	100.0%	\$9,301	100.0%	100.0%	55	100.0%	100.0%	\$4,961	100.0%	100.0%	43	100.0%	100.0%	\$4,340	100.0%	100.0%	
REFINANCE	Low	12	9.9%	\$736	4.9%	20.9%	6	10.7%	6.7%	\$390	5.4%	4.0%	6	9.2%	6.7%	\$346	4.4%	3.4%	
	Moderate	16	13.2%	\$1,123	7.4%	20.2%	6	10.7%	15.5%	\$423	5.8%	10.4%	10	15.4%	12.2%	\$700	8.9%	8.6%	
	Middle	27	22.3%	\$2,770	18.4%	24.3%	15	26.8%	19.2%	\$1,565	21.6%	16.9%	12	18.5%	15.4%	\$1,205	15.4%	14.0%	
	Upper	64	52.9%	\$10,285	68.2%	34.6%	28	50.0%	35.0%	\$4,765	65.9%	42.5%	36	55.4%	38.6%	\$5,520	70.3%	49.0%	
	Unknown	2	1.7%	\$169	1.1%	0.0%	1	1.8%	23.6%	\$90	1.2%	26.2%	1	1.5%	27.1%	\$79	1.0%	25.0%	
	Total	121	100.0%	\$15,083	100.0%	100.0%	56	100.0%	100.0%	\$7,233	100.0%	100.0%	65	100.0%	100.0%	\$7,850	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	20.0%	\$13	8.6%	20.9%	1	11.1%	11.3%	\$4	3.7%	5.1%	2	33.3%	12.4%	\$9	20.5%	6.5%	
	Moderate	2	13.3%	\$14	9.3%	20.2%	2	22.2%	20.2%	\$14	13.1%	11.1%	0	0.0%	15.5%	\$0	0.0%	12.8%	
	Middle	3	20.0%	\$27	17.9%	24.3%	3	33.3%	28.2%	\$27	25.2%	26.2%	0	0.0%	16.5%	\$0	0.0%	13.9%	
	Upper	7	46.7%	\$97	64.2%	34.6%	3	33.3%	36.3%	\$62	57.9%	54.1%	4	66.7%	32.5%	\$35	79.5%	56.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.0%	\$0	0.0%	3.5%	0	0.0%	23.2%	\$0	0.0%	10.1%	
	Total	15	100.0%	\$151	100.0%	100.0%	9	100.0%	100.0%	\$107	100.0%	100.0%	6	100.0%	100.0%	\$44	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	24.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	34.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	35	15.0%	\$1,832	7.5%	20.9%	19	15.8%	10.6%	\$1,047	8.5%	6.3%	16	14.0%	9.0%	\$785	6.4%	5.3%	
	Moderate	49	20.9%	\$3,799	15.5%	20.2%	24	20.0%	21.1%	\$1,808	14.7%	15.5%	25	21.9%	15.9%	\$1,991	16.3%	12.1%	
	Middle	50	21.4%	\$4,779	19.5%	24.3%	32	26.7%	21.4%	\$2,952	24.0%	20.0%	18	15.8%	17.9%	\$1,827	14.9%	17.7%	
	Upper	98	41.9%	\$13,956	56.9%	34.6%	44	36.7%	29.6%	\$6,404	52.1%	38.0%	54	47.4%	32.7%	\$7,552	61.7%	44.2%	
	Unknown	2	0.9%	\$169	0.7%	0.0%	1	0.8%	17.3%	\$90	0.7%	20.2%	1	0.9%	24.6%	\$79	0.6%	20.7%	
	Total	234	100.0%	\$24,535	100.0%	100.0%	120	100.0%	100.0%	\$12,301	100.0%	100.0%	114	100.0%	100.0%	\$12,234	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	57	35.0%	\$3,483	22.6%	90.5%	29	50.9%	45.2%	\$1,461	20.4%	41.6%	28	26.4%	49.1%	\$2,022	24.6%	47.9%
		Over \$1 Million	44	27.0%	\$10,052	65.3%	5.2%	22	38.6%				22	20.8%					
		Total Rev. available	101	62.0%	\$13,535	87.9%	95.7%	51	89.5%				50	47.2%					
		Rev. Not Known	62	38.0%	\$1,849	12.0%	4.3%	6	10.5%				56	52.8%					
	Total	163	100.0%	\$15,384	100.0%	100.0%	57	100.0%				106	100.0%						
	Loan Size	\$100,000 or Less	128	78.5%	\$4,322	28.1%		37	64.9%	85.6%	\$1,309	18.2%	29.4%	91	85.8%	85.6%	\$3,013	36.7%	31.8%
		\$100,001 - \$250,000	20	12.3%	\$3,410	22.2%		12	21.1%	8.4%	\$2,050	28.6%	23.3%	8	7.5%	9.7%	\$1,360	16.6%	26.9%
		\$250,001 - \$1 Million	15	9.2%	\$7,652	49.7%		8	14.0%	6.0%	\$3,818	53.2%	47.3%	7	6.6%	4.8%	\$3,834	46.7%	41.4%
		Total	163	100.0%	\$15,384	100.0%		57	100.0%	100.0%	\$7,177	100.0%	100.0%	106	100.0%	100.0%	\$8,207	100.0%	100.0%
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	42	63.6%	\$4,759	54.7%	98.2%	19	67.9%	75.3%	\$1,939	47.4%	65.7%	23	60.5%	72.9%	\$2,820	61.2%	62.2%
		Over \$1 Million	18	27.3%	\$3,849	44.2%	1.8%	9	32.1%				9	23.7%					
		Not Known	6	9.1%	\$94	1.1%	0.0%	0	0.0%				6	15.8%					
	Total	66	100.0%	\$8,702	100.0%	100.0%	28	100.0%				38	100.0%						
	Loan Size	\$100,000 or Less	40	60.6%	\$2,191	25.2%		16	57.1%	66.2%	\$970	23.7%	27.0%	24	63.2%	64.7%	\$1,221	26.5%	26.0%
		\$100,001 - \$250,000	14	21.2%	\$1,930	22.2%		6	21.4%	22.9%	\$860	21.0%	36.3%	8	21.1%	23.9%	\$1,070	23.2%	36.0%
		\$250,001 - \$500,000	12	18.2%	\$4,581	52.6%		6	21.4%	10.9%	\$2,261	55.3%	36.7%	6	15.8%	11.4%	\$2,320	50.3%	38.1%
		Total	66	100.0%	\$8,702	100.0%		28	100.0%	100.0%	\$4,091	100.0%	100.0%	38	100.0%	100.0%	\$4,611	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: IN Kokomo

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	4,640	19.6	
Moderate-income	7	35.0	6,862	28.9	978	14.3	4,430	18.7	
Middle-income	9	45.0	11,991	50.6	506	4.2	5,438	22.9	
Upper-income	4	20.0	4,863	20.5	72	1.5	9,208	38.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	20	100.0	23,716	100.0	1,556	6.6	23,716	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	12,986	6,629	26.6	51.0	5,074	39.1	1,283	9.9	
Middle-income	18,243	13,012	52.1	71.3	4,020	22.0	1,211	6.6	
Upper-income	6,375	5,313	21.3	83.3	752	11.8	310	4.9	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	37,604	24,954	100.0	66.4	9,846	26.2	2,804	7.5	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	1,123	36.2	973	34.7	72	50.7	78	51.3	
Middle-income	1,387	44.8	1,283	45.8	46	32.4	58	38.2	
Upper-income	588	19.0	548	19.5	24	16.9	16	10.5	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	3,098	100.0	2,804	100.0	142	100.0	152	100.0	
Percentage of Total Businesses:				90.5		4.6		4.9	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	3	1.4	3	1.5	0	0.0	0	0.0	
Middle-income	123	59.4	123	59.7	0	0.0	0	0.0	
Upper-income	81	39.1	80	38.8	1	100.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	207	100.0	206	100.0	1	100.0	0	.0	
Percentage of Total Farms:				99.5		.5		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Kokomo

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	13.3%	\$283	11.3%	26.6%	2	12.5%	18.3%	\$76	7.8%	12.4%	2	14.3%	18.7%	\$207	13.5%	12.2%
	Middle	19	63.3%	\$1,466	58.3%	52.1%	12	75.0%	57.6%	\$811	82.8%	55.0%	7	50.0%	53.8%	\$655	42.7%	52.4%
	Upper	7	23.3%	\$765	30.4%	21.3%	2	12.5%	24.1%	\$92	9.4%	32.5%	5	35.7%	27.5%	\$673	43.8%	35.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	30	100.0%	\$2,514	100.0%	100.0%	16	100.0%	100.0%	\$979	100.0%	100.0%	14	100.0%	100.0%	\$1,535	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	3.3%	\$38	1.4%	26.6%	0	0.0%	11.5%	\$0	0.0%	7.6%	1	10.0%	12.7%	\$38	6.0%	8.4%
	Middle	19	63.3%	\$1,393	50.3%	52.1%	13	65.0%	52.4%	\$1,023	47.9%	47.9%	6	60.0%	51.9%	\$370	58.5%	48.3%
	Upper	10	33.3%	\$1,336	48.3%	21.3%	7	35.0%	36.1%	\$1,111	52.1%	44.4%	3	30.0%	35.4%	\$225	35.5%	43.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	30	100.0%	\$2,767	100.0%	100.0%	20	100.0%	100.0%	\$2,134	100.0%	100.0%	10	100.0%	100.0%	\$633	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.6%	0	0.0%	23.9%	\$0	0.0%	13.3%	0	0.0%	12.7%	\$0	0.0%	3.2%
	Middle	1	100.0%	\$3	100.0%	52.1%	1	100.0%	58.2%	\$3	100.0%	50.0%	0	0.0%	53.5%	\$0	0.0%	45.1%
	Upper	0	0.0%	\$0	0.0%	21.3%	0	0.0%	17.9%	\$0	0.0%	36.7%	0	0.0%	33.8%	\$0	0.0%	51.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$3	100.0%	100.0%	1	100.0%	100.0%	\$3	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	41.2%	0	0.0%	28.6%	\$0	0.0%	89.3%	0	0.0%	66.7%	\$0	0.0%	83.9%
	Middle	0	0.0%	\$0	0.0%	50.8%	0	0.0%	71.4%	\$0	0.0%	10.7%	0	0.0%	16.7%	\$0	0.0%	14.5%
	Upper	0	0.0%	\$0	0.0%	8.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	1.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	8.2%	\$321	6.1%	26.6%	2	5.4%	14.8%	\$76	2.4%	13.6%	3	12.5%	15.4%	\$245	11.3%	17.6%
	Middle	39	63.9%	\$2,862	54.2%	52.1%	26	70.3%	54.9%	\$1,837	59.0%	48.8%	13	54.2%	52.7%	\$1,025	47.3%	46.1%
	Upper	17	27.9%	\$2,101	39.8%	21.3%	9	24.3%	30.3%	\$1,203	38.6%	37.6%	8	33.3%	31.9%	\$898	41.4%	36.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	61	100.0%	\$5,284	100.0%	100.0%	37	100.0%	100.0%	\$3,116	100.0%	100.0%	24	100.0%	100.0%	\$2,168	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	47.1%	\$337	47.0%	34.7%	3	50.0%	34.5%	\$220	51.0%	39.9%	5	45.5%	27.7%	\$117	40.9%	26.4%
	Middle	4	23.5%	\$203	28.3%	45.8%	2	33.3%	40.4%	\$150	34.8%	46.1%	2	18.2%	45.1%	\$53	18.5%	44.9%
	Upper	5	29.4%	\$177	24.7%	19.5%	1	16.7%	22.5%	\$61	14.2%	12.7%	4	36.4%	20.8%	\$116	40.6%	27.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.6%	\$0	0.0%	1.3%	0	0.0%	6.3%	\$0	0.0%	1.7%
Total	17	100.0%	\$717	100.0%	100.0%	6	100.0%	100.0%	\$431	100.0%	100.0%	11	100.0%	100.0%	\$286	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.5%	0	0.0%	2.9%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	59.7%	0	0.0%	17.1%	\$0	0.0%	7.7%	0	0.0%	35.0%	\$0	0.0%	12.7%
	Upper	14	100.0%	\$1,912	100.0%	38.8%	6	100.0%	80.0%	\$940	100.0%	91.1%	8	100.0%	65.0%	\$972	100.0%	87.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	14	100.0%	\$1,912	100.0%	100.0%	6	100.0%	100.0%	\$940	100.0%	100.0%	8	100.0%	100.0%	\$972	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: IN Kokomo

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	3	10.0%	\$167	6.6%	19.6%	3	18.8%	21.3%	\$167	17.1%	14.2%	0	0.0%	17.3%	\$0	0.0%	11.5%	
	Moderate	11	36.7%	\$765	30.4%	18.7%	3	18.8%	23.5%	\$149	15.2%	20.7%	8	57.1%	24.9%	\$616	40.1%	20.9%	
	Middle	8	26.7%	\$908	36.1%	22.9%	5	31.3%	27.3%	\$524	53.5%	29.9%	3	21.4%	22.9%	\$384	25.0%	26.3%	
	Upper	8	26.7%	\$674	26.8%	38.8%	5	31.3%	18.9%	\$139	14.2%	26.4%	3	21.4%	21.0%	\$535	34.9%	28.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.0%	\$0	0.0%	8.8%	0	0.0%	13.8%	\$0	0.0%	13.1%	
	Total	30	100.0%	\$2,514	100.0%	100.0%	16	100.0%	100.0%	\$979	100.0%	100.0%	14	100.0%	100.0%	\$1,535	100.0%	100.0%	
REFINANCE	Low	3	10.0%	\$130	4.7%	19.6%	1	5.0%	8.4%	\$44	2.1%	5.0%	2	20.0%	5.9%	\$86	13.6%	3.5%	
	Moderate	8	26.7%	\$599	21.6%	18.7%	6	30.0%	19.4%	\$489	22.9%	14.3%	2	20.0%	18.9%	\$110	17.4%	14.3%	
	Middle	8	26.7%	\$837	30.2%	22.9%	5	25.0%	26.5%	\$584	27.4%	25.5%	3	30.0%	21.8%	\$253	40.0%	19.6%	
	Upper	11	36.7%	\$1,201	43.4%	38.8%	8	40.0%	30.9%	\$1,017	47.7%	40.1%	3	30.0%	36.0%	\$184	29.1%	44.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.7%	\$0	0.0%	15.1%	0	0.0%	17.4%	\$0	0.0%	18.1%	
	Total	30	100.0%	\$2,767	100.0%	100.0%	20	100.0%	100.0%	\$2,134	100.0%	100.0%	10	100.0%	100.0%	\$633	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	4.5%	\$0	0.0%	2.9%	0	0.0%	7.0%	\$0	0.0%	4.3%	
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	34.3%	\$0	0.0%	33.5%	0	0.0%	23.9%	\$0	0.0%	14.8%	
	Middle	0	0.0%	\$0	0.0%	22.9%	0	0.0%	19.4%	\$0	0.0%	17.1%	0	0.0%	25.4%	\$0	0.0%	24.4%	
	Upper	1	100.0%	\$3	100.0%	38.8%	1	100.0%	32.8%	\$3	100.0%	45.5%	0	0.0%	35.2%	\$0	0.0%	44.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.0%	\$0	0.0%	0.9%	0	0.0%	8.5%	\$0	0.0%	12.2%	
	Total	1	100.0%	\$3	100.0%	100.0%	1	100.0%	100.0%	\$3	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	38.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	9.8%	\$297	5.6%	19.6%	4	10.8%	13.8%	\$211	6.8%	8.2%	2	8.3%	10.7%	\$86	4.0%	6.0%	
	Moderate	19	31.1%	\$1,364	25.8%	18.7%	9	24.3%	21.6%	\$638	20.5%	16.3%	10	41.7%	21.6%	\$726	33.5%	15.2%	
	Middle	16	26.2%	\$1,745	33.0%	22.9%	10	27.0%	26.6%	\$1,108	35.6%	25.8%	6	25.0%	22.3%	\$637	29.4%	20.0%	
	Upper	20	32.8%	\$1,878	35.5%	38.8%	14	37.8%	25.7%	\$1,159	37.2%	33.0%	6	25.0%	29.5%	\$719	33.2%	34.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.4%	\$0	0.0%	16.8%	0	0.0%	15.8%	\$0	0.0%	24.9%	
	Total	61	100.0%	\$5,284	100.0%	100.0%	37	100.0%	100.0%	\$3,116	100.0%	100.0%	24	100.0%	100.0%	\$2,168	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	8	47.1%	\$452	63.0%	90.5%	4	66.7%	39.4%	\$261	60.6%	45.4%	4	36.4%	42.0%	\$191	66.8%	44.6%
		Over \$1 Million	3	17.6%	\$190	26.5%	4.6%	2	33.3%					1	9.1%				
		Total Rev. available	11	64.7%	\$642	89.5%	95.1%	6	100.0%					5	45.5%				
		Rev. Not Known	6	35.3%	\$75	10.5%	4.9%	0	0.0%					6	54.5%				
	Total	17	100.0%	\$717	100.0%	100.0%	6	100.0%					11	100.0%					
Loan Size	\$100,000 or Less	16	94.1%	\$567	79.1%		5	83.3%	92.2%	\$281	65.2%	32.7%	11	100.0%	94.2%	\$286	100.0%	45.0%	
	\$100,001 - \$250,000	1	5.9%	\$150	20.9%		1	16.7%	3.8%	\$150	34.8%	17.1%	0	0.0%	3.6%	\$0	0.0%	18.8%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	4.0%	\$0	0.0%	50.2%	0	0.0%	2.2%	\$0	0.0%	36.1%	
	Total	17	100.0%	\$717	100.0%		6	100.0%	100.0%	\$431	100.0%	100.0%	11	100.0%	100.0%	\$286	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	12	85.7%	\$1,746	91.3%	99.5%	5	83.3%	57.1%	\$790	84.0%	73.6%	7	87.5%	80.0%	\$956	98.4%	98.2%
		Over \$1 Million	1	7.1%	\$150	7.8%	0.5%	1	16.7%					0	0.0%				
		Not Known	1	7.1%	\$16	0.8%	0.0%	0	0.0%					1	12.5%				
	Total	14	100.0%	\$1,912	100.0%	100.0%	6	100.0%					8	100.0%					
	Loan Size	\$100,000 or Less	4	28.6%	\$122	6.4%		1	16.7%	60.0%	\$45	4.8%	21.1%	3	37.5%	70.0%	\$77	7.9%	26.9%
\$100,001 - \$250,000		8	57.1%	\$1,240	64.9%		4	66.7%	34.3%	\$620	66.0%	60.8%	4	50.0%	25.0%	\$620	63.8%	53.3%	
\$250,001 - \$500,000		2	14.3%	\$550	28.8%		1	16.7%	5.7%	\$275	29.3%	18.1%	1	12.5%	5.0%	\$275	28.3%	19.8%	
Total	14	100.0%	\$1,912	100.0%		6	100.0%	100.0%	\$940	100.0%	100.0%	8	100.0%	100.0%	\$972	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: IN Lafayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	9.1	1,006	2.6	352	35.0	6,907	18.0
Moderate-income	6	13.6	4,321	11.3	677	15.7	7,189	18.8
Middle-income	23	52.3	22,280	58.2	1,204	5.4	9,439	24.7
Upper-income	10	22.7	10,685	27.9	409	3.8	14,757	38.5
Unknown-income	1	2.3	0	0.0	0	0.0	0	0.0
Total Assessment Area	44	100.0	38,292	100.0	2,642	6.9	38,292	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,978	76	0.2	1.5	4,703	94.5	199	4.0
Moderate-income	9,912	2,926	7.9	29.5	6,183	62.4	803	8.1
Middle-income	34,660	23,000	62.1	66.4	9,263	26.7	2,397	6.9
Upper-income	17,468	11,032	29.8	63.2	5,761	33.0	675	3.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	67,018	37,034	100.0	55.3	25,910	38.7	4,074	6.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	262	4.2	213	3.8	21	5.7	28	8.6
Moderate-income	1,374	22.0	1,125	20.2	151	41.3	98	30.1
Middle-income	2,932	46.9	2,680	48.2	126	34.4	126	38.7
Upper-income	1,682	26.9	1,540	27.7	68	18.6	74	22.7
Unknown-income	6	0.1	6	0.1	0	0.0	0	0.0
Total Assessment Area	6,256	100.0	5,564	100.0	366	100.0	326	100.0
Percentage of Total Businesses:			88.9		5.9		5.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.2	1	0.2	0	0.0	0	0.0
Moderate-income	7	1.2	6	1.1	1	8.3	0	0.0
Middle-income	446	79.4	435	79.2	10	83.3	1	100.0
Upper-income	108	19.2	107	19.5	1	8.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	562	100.0	549	100.0	12	100.0	1	100.0
Percentage of Total Farms:			97.7		2.1		.2	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Lafayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Moderate	8	4.6%	\$623	2.6%	7.9%	5	5.2%	6.2%	\$344	2.5%	4.0%	3	3.8%	4.9%	\$279	2.7%	3.2%
	Middle	85	48.9%	\$10,461	43.9%	62.1%	47	49.0%	48.7%	\$6,180	45.6%	43.9%	38	48.7%	49.0%	\$4,281	41.6%	43.8%
	Upper	81	46.6%	\$12,750	53.5%	29.8%	44	45.8%	44.8%	\$7,031	51.9%	51.7%	37	47.4%	46.0%	\$5,719	55.6%	52.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	174	100.0%	\$23,834	100.0%	100.0%	96	100.0%	100.0%	\$13,555	100.0%	100.0%	78	100.0%	100.0%	\$10,279	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.1%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	12	3.6%	\$1,142	2.4%	7.9%	8	4.1%	4.1%	\$947	3.3%	2.8%	4	2.9%	3.8%	\$195	1.0%	2.6%
	Middle	176	53.0%	\$23,209	48.7%	62.1%	96	49.0%	49.9%	\$12,867	44.8%	46.5%	80	58.8%	52.2%	\$10,342	54.6%	48.6%
	Upper	144	43.4%	\$23,336	48.9%	29.8%	92	46.9%	46.0%	\$14,917	51.9%	50.6%	52	38.2%	43.8%	\$8,419	44.4%	48.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	332	100.0%	\$47,687	100.0%	100.0%	196	100.0%	100.0%	\$28,731	100.0%	100.0%	136	100.0%	100.0%	\$18,956	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	16.7%	\$12	17.6%	7.9%	0	0.0%	7.6%	\$0	0.0%	2.1%	2	18.2%	7.4%	\$12	18.8%	5.9%
	Middle	9	75.0%	\$46	67.6%	62.1%	1	100.0%	61.8%	\$4	100.0%	55.1%	8	72.7%	62.8%	\$42	65.6%	52.5%
	Upper	1	8.3%	\$10	14.7%	29.8%	0	0.0%	30.6%	\$0	0.0%	42.8%	1	9.1%	29.8%	\$10	15.6%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$68	100.0%	100.0%	1	100.0%	100.0%	\$4	100.0%	100.0%	11	100.0%	100.0%	\$64	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	27.8%	0	0.0%	17.8%	\$0	0.0%	22.7%	0	0.0%	31.9%	\$0	0.0%	46.5%
	Moderate	0	0.0%	\$0	0.0%	23.7%	0	0.0%	60.0%	\$0	0.0%	46.6%	0	0.0%	25.5%	\$0	0.0%	13.5%
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	15.6%	\$0	0.0%	28.4%	0	0.0%	23.4%	\$0	0.0%	26.8%
	Upper	0	0.0%	\$0	0.0%	27.5%	0	0.0%	6.7%	\$0	0.0%	2.2%	0	0.0%	19.1%	\$0	0.0%	13.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	1.5%	0	0.0%	0.4%	\$0	0.0%	3.2%
	Moderate	22	4.2%	\$1,777	2.5%	7.9%	13	4.4%	5.3%	\$1,291	3.1%	5.8%	9	4.0%	4.5%	\$486	1.7%	3.6%
	Middle	270	52.1%	\$33,716	47.1%	62.1%	144	49.1%	49.5%	\$19,051	45.0%	44.7%	126	56.0%	51.0%	\$14,665	50.1%	45.4%
	Upper	226	43.6%	\$36,096	50.4%	29.8%	136	46.4%	44.9%	\$21,948	51.9%	48.0%	90	40.0%	44.0%	\$14,148	48.3%	47.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	518	100.0%	\$71,589	100.0%	100.0%	293	100.0%	100.0%	\$42,290	100.0%	100.0%	225	100.0%	100.0%	\$29,299	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	7	2.3%	\$106	0.3%	3.8%	0	0.0%	3.1%	\$0	0.0%	1.2%	7	3.5%	3.3%	\$106	0.7%	6.3%
	Moderate	95	30.9%	\$11,000	36.2%	20.2%	42	39.6%	22.4%	\$6,088	40.0%	33.4%	53	26.4%	23.4%	\$4,912	32.4%	30.6%
	Middle	122	39.7%	\$11,610	38.2%	48.2%	36	34.0%	43.2%	\$4,876	32.1%	32.7%	86	42.8%	41.8%	\$6,734	44.4%	39.9%
	Upper	82	26.7%	\$7,661	25.2%	27.7%	28	26.4%	27.2%	\$4,248	27.9%	29.2%	54	26.9%	27.8%	\$3,413	22.5%	21.2%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	1	0.3%	\$3	0.0%		0	0.0%	4.0%	\$0	0.0%	3.5%	1	0.5%	3.8%	\$3	0.0%	2.1%
Total	307	100.0%	\$30,380	100.0%	100.0%	106	100.0%	100.0%	\$15,212	100.0%	100.0%	201	100.0%	100.0%	\$15,168	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	1.9%	\$250	1.5%	1.1%	1	2.0%	0.4%	\$125	1.5%	0.3%	1	1.9%	0.9%	\$125	1.5%	1.0%
	Middle	99	96.1%	\$16,390	97.0%	79.2%	46	93.9%	90.0%	\$8,198	95.6%	91.1%	53	98.1%	91.2%	\$8,192	98.5%	95.3%
	Upper	2	1.9%	\$250	1.5%	19.5%	2	4.1%	9.3%	\$250	2.9%	8.6%	0	0.0%	5.3%	\$0	0.0%	3.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.4%	\$0	0.0%	0.0%	0	0.0%	2.7%	\$0	0.0%	0.1%
Total	103	100.0%	\$16,890	100.0%	100.0%	49	100.0%	100.0%	\$8,573	100.0%	100.0%	54	100.0%	100.0%	\$8,317	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: IN Lafayette

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison													
		Bank				Families by Family Income %	2010			2011										
		Count		Dollar			Bank		Agg	Bank		Agg		Bank		Agg				
		#	%	\$(000s)	\$ %		#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	27	15.5%	\$1,890	7.9%	18.0%	14	14.6%	14.2%	\$1,115	8.2%	9.2%	13	16.7%	14.7%	\$775	7.5%	9.1%		
	Moderate	39	22.4%	\$4,271	17.9%	18.8%	23	24.0%	23.9%	\$2,601	19.2%	19.7%	16	20.5%	19.9%	\$1,670	16.2%	15.9%		
	Middle	46	26.4%	\$5,700	23.9%	24.7%	21	21.9%	21.4%	\$2,523	18.6%	21.4%	25	32.1%	21.0%	\$3,177	30.9%	21.2%		
	Upper	62	35.6%	\$11,973	50.2%	38.5%	38	39.6%	26.9%	\$7,316	54.0%	36.5%	24	30.8%	26.4%	\$4,657	45.3%	36.1%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.7%	\$0	0.0%	13.3%	0	0.0%	18.0%	\$0	0.0%	17.6%		
	Total	174	100.0%	\$23,834	100.0%	100.0%	96	100.0%	100.0%	\$13,555	100.0%	100.0%	78	100.0%	100.0%	\$10,279	100.0%	100.0%		
REFINANCE	Low	26	7.8%	\$2,105	4.4%	18.0%	11	5.6%	6.0%	\$1,035	3.6%	3.2%	15	11.0%	7.2%	\$1,070	5.6%	4.1%		
	Moderate	56	16.9%	\$4,637	9.7%	18.8%	35	17.9%	15.0%	\$2,846	9.9%	10.5%	21	15.4%	14.0%	\$1,791	9.4%	9.6%		
	Middle	70	21.1%	\$8,415	17.6%	24.7%	39	19.9%	21.2%	\$4,748	16.5%	18.2%	31	22.8%	20.8%	\$3,667	19.3%	18.1%		
	Upper	171	51.5%	\$31,310	65.7%	38.5%	105	53.6%	38.7%	\$19,252	67.0%	48.2%	66	48.5%	37.0%	\$12,058	63.6%	46.6%		
	Unknown	9	2.7%	\$1,220	2.6%	0.0%	6	3.1%	19.2%	\$850	3.0%	19.9%	3	2.2%	20.9%	\$370	2.0%	21.6%		
	Total	332	100.0%	\$47,687	100.0%	100.0%	196	100.0%	100.0%	\$28,731	100.0%	100.0%	136	100.0%	100.0%	\$18,956	100.0%	100.0%		
HOME IMPROVEMENT	Low	1	8.3%	\$5	7.4%	18.0%	0	0.0%	10.0%	\$0	0.0%	3.2%	1	9.1%	11.6%	\$5	7.8%	3.0%		
	Moderate	6	50.0%	\$28	41.2%	18.8%	0	0.0%	15.9%	\$0	0.0%	2.9%	6	54.5%	19.1%	\$28	43.8%	7.7%		
	Middle	3	25.0%	\$22	32.4%	24.7%	1	100.0%	20.6%	\$4	100.0%	12.6%	2	18.2%	29.8%	\$18	28.1%	20.1%		
	Upper	2	16.7%	\$13	19.1%	38.5%	0	0.0%	47.1%	\$0	0.0%	79.4%	2	18.2%	34.4%	\$13	20.3%	60.8%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.5%	\$0	0.0%	1.9%	0	0.0%	5.1%	\$0	0.0%	8.4%		
	Total	12	100.0%	\$68	100.0%	100.0%	1	100.0%	100.0%	\$4	100.0%	100.0%	11	100.0%	100.0%	\$64	100.0%	100.0%		
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Middle	0	0.0%	\$0	0.0%	24.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
HMDA TOTALS	Low	54	10.4%	\$4,000	5.6%	18.0%	25	8.5%	9.1%	\$2,150	5.1%	5.0%	29	12.9%	10.4%	\$1,850	6.3%	5.7%		
	Moderate	101	19.5%	\$8,936	12.5%	18.8%	58	19.8%	18.2%	\$5,447	12.9%	12.9%	43	19.1%	16.5%	\$3,489	11.9%	11.3%		
	Middle	119	23.0%	\$14,137	19.7%	24.7%	61	20.8%	21.1%	\$7,275	17.2%	18.1%	58	25.8%	21.0%	\$6,862	23.4%	18.2%		
	Upper	235	45.4%	\$43,296	60.5%	38.5%	143	48.8%	34.2%	\$26,568	62.8%	41.7%	92	40.9%	32.3%	\$16,728	57.1%	39.7%		
	Unknown	9	1.7%	\$1,220	1.7%	0.0%	6	2.0%	17.3%	\$850	2.0%	22.2%	3	1.3%	19.8%	\$370	1.3%	25.1%		
	Total	518	100.0%	\$71,589	100.0%	100.0%	293	100.0%	100.0%	\$42,290	100.0%	100.0%	225	100.0%	100.0%	\$29,299	100.0%	100.0%		
Small Business	Revenue	\$1 Million or Less	73	23.8%	\$6,186	20.4%	88.9%	42	39.6%	36.9%	\$4,046	26.6%	40.8%	31	15.4%	33.6%	\$2,140	14.1%	34.6%	
		Over \$1 Million	88	28.7%	\$20,058	66.0%	5.9%	51	48.1%				37	18.4%						
		Total Rev. available	161	52.5%	\$26,244	86.4%	94.8%	93	87.7%				68	33.8%						
		Rev. Not Known	146	47.6%	\$4,136	13.6%	5.2%	13	12.3%				133	66.2%						
		Total	307	100.0%	\$30,380	100.0%	100.0%	106	100.0%				201	100.0%						
	Loan Size	\$100,000 or Less	237	77.2%	\$7,294	24.0%		72	67.9%	88.1%	\$3,504	23.0%	28.6%	165	82.1%	92.8%	\$3,790	25.0%	33.4%	
		\$100,001 - \$250,000	36	11.7%	\$6,428	21.2%		14	13.2%	5.9%	\$2,534	16.7%	18.4%	22	10.9%	3.8%	\$3,894	25.7%	17.9%	
		\$250,001 - \$1 Million	34	11.1%	\$16,658	54.8%		20	18.9%	5.9%	\$9,174	60.3%	52.9%	14	7.0%	3.4%	\$7,484	49.3%	48.7%	
		Total	307	100.0%	\$30,380	100.0%		106	100.0%	100.0%	\$15,212	100.0%	100.0%	201	100.0%	100.0%	\$15,168	100.0%	100.0%	
		Small Farm	Revenue	\$1 Million or Less	71	68.9%	\$11,496	68.1%	97.7%	37	75.5%	72.2%	\$6,003	70.0%	65.1%	34	63.0%	51.3%	\$5,493	66.0%
Over \$1 Million	21			20.4%	\$5,222	30.9%	2.1%	11	22.4%				10	18.5%						
Not Known	11			10.7%	\$172	1.0%	0.2%	1	2.0%				10	18.5%						
Total	103			100.0%	\$16,890	100.0%	100.0%	49	100.0%				54	100.0%						
Loan Size	\$100,000 or Less		43	41.7%	\$1,893	11.2%		20	40.8%	54.4%	\$1,158	13.5%	15.9%	23	42.6%	63.7%	\$735	8.8%	15.5%	
	\$100,001 - \$250,000		40	38.8%	\$7,581	44.9%		19	38.8%	26.3%	\$3,530	41.2%	34.1%	21	38.9%	22.1%	\$4,051	48.7%	38.9%	
	\$250,001 - \$500,000		20	19.4%	\$7,416	43.9%		10	20.4%	19.3%	\$3,885	45.3%	49.9%	10	18.5%	14.2%	\$3,531	42.5%	45.6%	
	Total		103	100.0%	\$16,890	100.0%		49	100.0%	100.0%	\$8,573	100.0%	100.0%	54	100.0%	100.0%	\$8,317	100.0%	100.0%	
	Total Farms																			
	Total																			

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: IN Louisville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	8,113	18.4	
Moderate-income	6	18.2	4,210	9.6	480	11.4	9,133	20.8	
Middle-income	24	72.7	36,396	82.7	2,100	5.8	11,410	25.9	
Upper-income	3	9.1	3,391	7.7	58	1.7	15,341	34.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	33	100.0	43,997	100.0	2,638	6.0	43,997	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	8,491	4,153	9.0	48.9	3,680	43.3	658	7.7	
Middle-income	52,760	38,080	82.2	72.2	11,470	21.7	3,210	6.1	
Upper-income	4,815	4,066	8.8	84.4	483	10.0	266	5.5	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	66,066	46,299	100.0	70.1	15,633	23.7	4,134	6.3	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	1,253	17.8	1,062	16.8	115	32.4	76	22.9	
Middle-income	5,215	74.2	4,798	75.7	201	56.6	216	65.1	
Upper-income	558	7.9	479	7.6	39	11.0	40	12.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	7,026	100.0	6,339	100.0	355	100.0	332	100.0	
Percentage of Total Businesses:				90.2		5.1		4.7	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	10	2.0	10	2.0	0	0.0	0	0.0	
Middle-income	473	96.3	472	96.3	1	100.0	0	0.0	
Upper-income	8	1.6	8	1.6	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	491	100.0	490	100.0	1	100.0	0	.0	
Percentage of Total Farms:				99.8		.2		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Louisville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	2.4%	\$162	3.2%	9.0%	0	0.0%	6.7%	\$0	0.0%	5.1%	1	3.4%	5.7%	\$162	4.7%	3.8%
	Middle	36	85.7%	\$4,193	83.6%	82.2%	12	92.3%	80.3%	\$1,398	90.1%	81.6%	24	82.8%	82.1%	\$2,795	80.6%	82.7%
	Upper	5	11.9%	\$663	13.2%	8.8%	1	7.7%	13.0%	\$154	9.9%	13.3%	4	13.8%	12.2%	\$509	14.7%	13.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	42	100.0%	\$5,018	100.0%	100.0%	13	100.0%	100.0%	\$1,552	100.0%	100.0%	29	100.0%	100.0%	\$3,466	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	2.4%	\$250	1.9%	9.0%	2	2.9%	5.1%	\$192	2.5%	3.4%	1	1.8%	4.1%	\$58	1.0%	2.7%
	Middle	121	96.8%	\$12,902	97.4%	82.2%	65	95.6%	81.5%	\$7,348	96.2%	81.3%	56	98.2%	83.1%	\$5,554	99.0%	84.0%
	Upper	1	0.8%	\$96	0.7%	8.8%	1	1.5%	13.4%	\$96	1.3%	15.2%	0	0.0%	12.8%	\$0	0.0%	13.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	125	100.0%	\$13,248	100.0%	100.0%	68	100.0%	100.0%	\$7,636	100.0%	100.0%	57	100.0%	100.0%	\$5,612	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	28.6%	\$11	18.6%	9.0%	1	25.0%	3.4%	\$3	18.8%	2.5%	1	33.3%	6.2%	\$8	18.6%	2.7%
	Middle	4	57.1%	\$23	39.0%	82.2%	3	75.0%	83.9%	\$13	81.3%	85.2%	1	33.3%	85.4%	\$10	23.3%	89.2%
	Upper	1	14.3%	\$25	42.4%	8.8%	0	0.0%	12.7%	\$0	0.0%	12.3%	1	33.3%	8.4%	\$25	58.1%	8.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$59	100.0%	100.0%	4	100.0%	100.0%	\$16	100.0%	100.0%	3	100.0%	100.0%	\$43	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	27.7%	0	0.0%	30.8%	\$0	0.0%	24.9%	0	0.0%	40.0%	\$0	0.0%	5.4%
	Middle	0	0.0%	\$0	0.0%	70.2%	0	0.0%	61.5%	\$0	0.0%	74.0%	0	0.0%	60.0%	\$0	0.0%	94.6%
	Upper	0	0.0%	\$0	0.0%	2.2%	0	0.0%	7.7%	\$0	0.0%	1.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	3.4%	\$423	2.3%	9.0%	3	3.5%	5.6%	\$195	2.1%	4.3%	3	3.4%	4.8%	\$228	2.5%	3.1%
	Middle	161	92.5%	\$17,118	93.4%	82.2%	80	94.1%	81.1%	\$8,759	95.2%	81.4%	81	91.0%	82.8%	\$8,359	91.6%	83.7%
	Upper	7	4.0%	\$784	4.3%	8.8%	2	2.4%	13.2%	\$250	2.7%	14.3%	5	5.6%	12.4%	\$534	5.9%	13.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	174	100.0%	\$18,325	100.0%	100.0%	85	100.0%	100.0%	\$9,204	100.0%	100.0%	89	100.0%	100.0%	\$9,121	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	15	14.2%	\$2,341	26.2%	16.8%	6	18.2%	18.3%	\$2,053	39.5%	23.1%	9	12.3%	17.7%	\$288	7.7%	21.9%
	Middle	87	82.1%	\$4,692	52.5%	75.7%	26	78.8%	64.9%	\$2,575	49.6%	52.3%	61	83.6%	66.2%	\$2,117	56.6%	50.7%
	Upper	4	3.8%	\$1,900	21.3%	7.6%	1	3.0%	12.0%	\$568	10.9%	21.8%	3	4.1%	12.1%	\$1,332	35.6%	25.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.9%	\$0	0.0%	2.8%	0	0.0%	4.0%	\$0	0.0%	2.1%
Total	106	100.0%	\$8,933	100.0%	100.0%	33	100.0%	100.0%	\$5,196	100.0%	100.0%	73	100.0%	100.0%	\$3,737	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	2.0%	\$50	0.7%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	4.0%	1.3%	\$50	1.4%	0.7%
	Middle	50	98.0%	\$7,303	99.3%	96.3%	26	100.0%	97.5%	\$3,727	100.0%	96.7%	24	96.0%	97.4%	\$3,576	98.6%	99.3%
	Upper	0	0.0%	\$0	0.0%	1.6%	0	0.0%	2.5%	\$0	0.0%	3.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.3%	\$0	0.0%	0.1%
Total	51	100.0%	\$7,353	100.0%	100.0%	26	100.0%	100.0%	\$3,727	100.0%	100.0%	25	100.0%	100.0%	\$3,626	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: IN Louisville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank		Agg		Bank		Agg		Bank		Agg		
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	7	16.7%	\$767	15.3%	18.4%	2	15.4%	16.5%	\$252	16.2%	10.6%	5	17.2%	18.2%	\$515	14.9%	12.3%	
	Moderate	20	47.6%	\$2,081	41.5%	20.8%	8	61.5%	32.7%	\$979	63.1%	29.8%	12	41.4%	29.9%	\$1,102	31.8%	27.1%	
	Middle	8	19.0%	\$967	19.3%	25.9%	2	15.4%	25.3%	\$193	12.4%	27.2%	6	20.7%	21.2%	\$774	22.3%	23.6%	
	Upper	7	16.7%	\$1,203	24.0%	34.9%	1	7.7%	18.8%	\$128	8.2%	25.2%	6	20.7%	17.9%	\$1,075	31.0%	24.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	7.2%	0	0.0%	12.8%	\$0	0.0%	12.3%	
	Total	42	100.0%	\$5,018	100.0%	100.0%	13	100.0%	100.0%	\$1,552	100.0%	100.0%	29	100.0%	100.0%	\$3,466	100.0%	100.0%	
REFINANCE	Low	18	14.4%	\$1,082	8.2%	18.4%	10	14.7%	8.6%	\$603	7.9%	5.3%	8	14.0%	9.5%	\$479	8.5%	5.9%	
	Moderate	32	25.6%	\$3,056	23.1%	20.8%	20	29.4%	21.6%	\$2,141	28.0%	16.9%	12	21.1%	19.8%	\$915	16.3%	15.7%	
	Middle	39	31.2%	\$3,937	29.7%	25.9%	17	25.0%	24.8%	\$1,860	24.4%	23.4%	22	38.6%	24.7%	\$2,077	37.0%	23.5%	
	Upper	31	24.8%	\$4,154	31.4%	34.9%	19	27.9%	30.0%	\$2,700	35.4%	38.2%	12	21.1%	27.8%	\$1,454	25.9%	35.3%	
	Unknown	5	4.0%	\$1,019	7.7%	0.0%	2	2.9%	14.9%	\$332	4.3%	16.2%	3	5.3%	18.2%	\$687	12.2%	19.5%	
	Total	125	100.0%	\$13,248	100.0%	100.0%	68	100.0%	100.0%	\$7,636	100.0%	100.0%	57	100.0%	100.0%	\$5,612	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	14.3%	\$3	5.1%	18.4%	1	25.0%	12.7%	\$3	18.8%	6.3%	0	0.0%	15.3%	\$0	0.0%	12.6%	
	Moderate	4	57.1%	\$25	42.4%	20.8%	2	50.0%	22.5%	\$7	43.8%	15.9%	2	66.7%	25.5%	\$18	41.9%	19.9%	
	Middle	0	0.0%	\$0	0.0%	25.9%	0	0.0%	31.1%	\$0	0.0%	35.6%	0	0.0%	24.1%	\$0	0.0%	28.7%	
	Upper	2	28.6%	\$31	52.5%	34.9%	1	25.0%	31.5%	\$6	37.5%	39.1%	1	33.3%	30.3%	\$25	58.1%	32.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.2%	\$0	0.0%	3.1%	0	0.0%	4.7%	\$0	0.0%	6.6%	
	Total	7	100.0%	\$59	100.0%	100.0%	4	100.0%	100.0%	\$16	100.0%	100.0%	3	100.0%	100.0%	\$43	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	25.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	34.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	26	14.9%	\$1,852	10.1%	18.4%	13	15.3%	11.5%	\$858	9.3%	7.0%	13	14.6%	12.9%	\$994	10.9%	8.4%	
	Moderate	56	32.2%	\$5,162	28.2%	20.8%	30	35.3%	25.4%	\$3,127	34.0%	21.0%	26	29.2%	23.7%	\$2,035	22.3%	19.9%	
	Middle	47	27.0%	\$4,904	26.8%	25.9%	19	22.4%	25.2%	\$2,053	22.3%	24.6%	28	31.5%	23.4%	\$2,851	31.3%	23.4%	
	Upper	40	23.0%	\$5,388	29.4%	34.9%	21	24.7%	26.2%	\$2,834	30.8%	33.3%	19	21.3%	24.3%	\$2,554	28.0%	30.9%	
	Unknown	5	2.9%	\$1,019	5.6%	0.0%	2	2.4%	11.8%	\$332	3.6%	14.0%	3	3.4%	15.7%	\$687	7.5%	17.4%	
	Total	174	100.0%	\$18,325	100.0%	100.0%	85	100.0%	100.0%	\$9,204	100.0%	100.0%	89	100.0%	100.0%	\$9,121	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	32	30.2%	\$2,701	30.2%	90.2%	17	51.5%	34.2%	\$1,821	35.0%	31.8%	15	20.5%	36.8%	\$880	23.5%	31.7%
		Over \$1 Million	19	17.9%	\$3,178	35.6%	5.1%	9	27.3%					10	13.7%				
		Total Rev. available	51	48.1%	\$5,879	65.8%	95.3%	26	78.8%					25	34.2%				
		Rev. Not Known	55	51.9%	\$3,054	34.2%	4.7%	7	21.2%					48	65.8%				
	Total	106	100.0%	\$8,933	100.0%	100.0%	33	100.0%	100.0%				73	100.0%	100.0%				
Loan Size	\$100,000 or Less	92	86.8%	\$2,712	30.4%		25	75.8%	90.7%	\$1,014	19.5%	26.8%	67	91.8%	91.3%	\$1,698	45.4%	27.8%	
	\$100,001 - \$250,000	5	4.7%	\$755	8.5%		2	6.1%	4.0%	\$329	6.3%	14.9%	3	4.1%	4.0%	\$426	11.4%	16.9%	
	\$250,001 - \$1 Million	9	8.5%	\$5,466	61.2%		6	18.2%	5.3%	\$3,853	74.2%	58.3%	3	4.1%	4.6%	\$1,613	43.2%	55.3%	
	Total	106	100.0%	\$8,933	100.0%		33	100.0%	100.0%	\$5,196	100.0%	100.0%	73	100.0%	100.0%	\$3,737	100.0%	100.0%	
	Small Farm	Revenue	Total Farms																
\$1 Million or Less			37	72.5%	\$4,165	56.6%	99.8%	19	73.1%	73.4%	\$1,919	51.5%	62.3%	18	72.0%	66.7%	\$2,246	61.9%	67.4%
Over \$1 Million			14	27.5%	\$3,188	43.4%	0.2%	7	26.9%					7	28.0%				
Not Known			0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
Total		51	100.0%	\$7,353	100.0%	100.0%	26	100.0%					25	100.0%					
Loan Size		\$100,000 or Less	26	51.0%	\$1,471	20.0%		12	46.2%	67.1%	\$632	17.0%	24.6%	14	56.0%	71.8%	\$839	23.1%	27.3%
	\$100,001 - \$250,000	18	35.3%	\$3,083	41.9%		11	42.3%	26.6%	\$1,821	48.9%	46.7%	7	28.0%	17.9%	\$1,262	34.8%	33.2%	
	\$250,001 - \$500,000	7	13.7%	\$2,799	38.1%		3	11.5%	6.3%	\$1,274	34.2%	28.7%	4	16.0%	10.3%	\$1,525	42.1%	39.4%	
	Total	51	100.0%	\$7,353	100.0%		26	100.0%	100.0%	\$3,727	100.0%	100.0%	25	100.0%	100.0%	\$3,626	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: IN Terre Haute

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,252	20.0
Moderate-income	11	36.7	7,168	27.3	1,511	21.1	4,669	17.8
Middle-income	10	33.3	9,705	37.0	805	8.3	5,694	21.7
Upper-income	8	26.7	9,367	35.7	396	4.2	10,625	40.5
Unknown-income	1	3.3	0	0.0	0	0.0	0	0.0
Total Assessment Area	30	100.0	26,240	100.0	2,712	10.3	26,240	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	14,744	6,439	23.3	43.7	6,443	43.7	1,862	12.6
Middle-income	15,820	10,794	39.1	68.2	3,862	24.4	1,164	7.4
Upper-income	14,629	10,406	37.6	71.1	3,044	20.8	1,179	8.1
Unknown-income	10	0	0.0	0.0	10	100.0	0	0.0
Total Assessment Area	45,203	27,639	100.0	61.1	13,359	29.6	4,205	9.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,064	26.0	907	25.2	103	35.8	54	26.1
Middle-income	1,659	40.6	1,434	39.9	123	42.7	102	49.3
Upper-income	1,337	32.7	1,227	34.1	60	20.8	50	24.2
Unknown-income	29	0.7	26	0.7	2	0.7	1	0.5
Total Assessment Area	4,089	100.0	3,594	100.0	288	100.0	207	100.0
Percentage of Total Businesses:			87.9		7.0		5.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	5	3.9	5	4.0	0	0.0	0	0.0
Middle-income	35	27.3	34	27.0	1	100.0	0	0.0
Upper-income	88	68.8	87	69.0	0	0.0	1	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	128	100.0	126	100.0	1	100.0	1	100.0
Percentage of Total Farms:			98.4		.8		.8	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Terre Haute

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	41.7%	\$296	26.0%	23.3%	3	37.5%	14.9%	\$177	23.6%	8.0%	2	50.0%	13.7%	\$119	30.7%	7.7%
	Middle	3	25.0%	\$206	18.1%	39.1%	2	25.0%	38.6%	\$131	17.5%	30.5%	1	25.0%	34.7%	\$75	19.3%	29.2%
	Upper	4	33.3%	\$636	55.9%	37.6%	3	37.5%	46.4%	\$442	58.9%	61.4%	1	25.0%	51.6%	\$194	50.0%	63.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$1,138	100.0%	100.0%	8	100.0%	100.0%	\$750	100.0%	100.0%	4	100.0%	100.0%	\$388	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	18.8%	\$183	10.6%	23.3%	1	9.1%	9.5%	\$78	5.2%	5.2%	2	40.0%	12.4%	\$105	45.1%	7.1%
	Middle	5	31.3%	\$365	21.2%	39.1%	2	18.2%	35.5%	\$237	15.9%	28.8%	3	60.0%	38.9%	\$128	54.9%	35.2%
	Upper	8	50.0%	\$1,173	68.2%	37.6%	8	72.7%	55.0%	\$1,173	78.8%	66.0%	0	0.0%	48.6%	\$0	0.0%	57.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	16	100.0%	\$1,721	100.0%	100.0%	11	100.0%	100.0%	\$1,488	100.0%	100.0%	5	100.0%	100.0%	\$233	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	23.3%	0	0.0%	16.7%	\$0	0.0%	6.6%	0	0.0%	27.8%	\$0	0.0%	17.6%
	Middle	2	100.0%	\$9	100.0%	39.1%	2	100.0%	47.8%	\$9	100.0%	50.7%	0	0.0%	42.1%	\$0	0.0%	40.2%
	Upper	0	0.0%	\$0	0.0%	37.6%	0	0.0%	35.5%	\$0	0.0%	42.7%	0	0.0%	30.1%	\$0	0.0%	42.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$9	100.0%	100.0%	2	100.0%	100.0%	\$9	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	44.4%	0	0.0%	61.5%	\$0	0.0%	28.0%	0	0.0%	33.3%	\$0	0.0%	34.8%
	Middle	0	0.0%	\$0	0.0%	24.4%	0	0.0%	30.8%	\$0	0.0%	2.7%	0	0.0%	44.4%	\$0	0.0%	37.7%
	Upper	0	0.0%	\$0	0.0%	31.1%	0	0.0%	7.7%	\$0	0.0%	69.3%	0	0.0%	22.2%	\$0	0.0%	27.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	26.7%	\$479	16.7%	23.3%	4	19.0%	12.1%	\$255	11.3%	7.6%	4	44.4%	13.8%	\$224	36.1%	9.7%
	Middle	10	33.3%	\$580	20.2%	39.1%	6	28.6%	37.3%	\$377	16.8%	28.3%	4	44.4%	37.4%	\$203	32.7%	33.0%
	Upper	12	40.0%	\$1,809	63.1%	37.6%	11	52.4%	50.6%	\$1,615	71.9%	64.1%	1	11.1%	48.8%	\$194	31.2%	57.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	30	100.0%	\$2,868	100.0%	100.0%	21	100.0%	100.0%	\$2,247	100.0%	100.0%	9	100.0%	100.0%	\$621	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	34.6%	\$333	9.0%	25.2%	3	25.0%	25.5%	\$150	6.4%	18.1%	6	42.9%	24.3%	\$183	13.6%	20.9%
	Middle	4	15.4%	\$402	10.8%	39.9%	2	16.7%	40.7%	\$355	15.0%	50.0%	2	14.3%	37.6%	\$47	3.5%	48.4%
	Upper	13	50.0%	\$2,972	80.2%	34.1%	7	58.3%	31.3%	\$1,855	78.6%	29.9%	6	42.9%	36.3%	\$1,117	82.9%	29.8%
	Unknown	0	0.0%	\$0	0.0%	0.7%	0	0.0%	1.5%	\$0	0.0%	1.6%	0	0.0%	0.9%	\$0	0.0%	0.9%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.4%	0	0.0%	0.8%	\$0	0.0%	0.0%
Total	26	100.0%	\$3,707	100.0%	100.0%	12	100.0%	100.0%	\$2,360	100.0%	100.0%	14	100.0%	100.0%	\$1,347	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	27.0%	0	0.0%	39.8%	\$0	0.0%	33.8%	0	0.0%	40.7%	\$0	0.0%	33.0%
	Upper	8	100.0%	\$1,930	100.0%	69.0%	3	100.0%	59.2%	\$1,250	100.0%	66.1%	5	100.0%	59.3%	\$680	100.0%	67.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	8	100.0%	\$1,930	100.0%	100.0%	3	100.0%	100.0%	\$1,250	100.0%	100.0%	5	100.0%	100.0%	\$680	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: IN Terre Haute

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank		Agg		Count		Agg		Dollar				
		#	%	\$(000s)	\$ %		#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	2	16.7%	\$110	9.7%	20.0%	1	12.5%	10.0%	\$54	7.2%	4.8%	1	25.0%	8.4%	\$56	14.4%	4.8%	
	Moderate	4	33.3%	\$252	22.1%	17.8%	3	37.5%	21.8%	\$177	23.6%	14.2%	1	25.0%	23.2%	\$75	19.3%	16.2%	
	Middle	4	33.3%	\$474	41.7%	21.7%	3	37.5%	21.8%	\$411	54.8%	19.4%	1	25.0%	22.9%	\$63	16.2%	21.7%	
	Upper	2	16.7%	\$302	26.5%	40.5%	1	12.5%	37.2%	\$108	14.4%	53.5%	1	25.0%	34.0%	\$194	50.0%	47.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.2%	\$0	0.0%	8.1%	0	0.0%	11.5%	\$0	0.0%	9.5%	
	Total	12	100.0%	\$1,138	100.0%	100.0%	8	100.0%	100.0%	\$750	100.0%	100.0%	4	100.0%	100.0%	\$388	100.0%	100.0%	
REFINANCE	Low	1	6.3%	\$38	2.2%	20.0%	0	0.0%	5.3%	\$0	0.0%	2.4%	1	20.0%	8.0%	\$38	16.3%	3.8%	
	Moderate	3	18.8%	\$207	12.0%	17.8%	2	18.2%	14.6%	\$161	10.8%	10.1%	1	20.0%	14.8%	\$46	19.7%	10.2%	
	Middle	5	31.3%	\$397	23.1%	21.7%	4	36.4%	23.3%	\$353	23.7%	18.6%	1	20.0%	22.4%	\$44	18.9%	17.6%	
	Upper	4	25.0%	\$697	40.5%	40.5%	4	36.4%	45.7%	\$697	46.8%	56.9%	0	0.0%	42.2%	\$0	0.0%	53.6%	
	Unknown	3	18.8%	\$382	22.2%	0.0%	1	9.1%	11.1%	\$277	18.6%	12.0%	2	40.0%	12.5%	\$105	45.1%	14.8%	
	Total	16	100.0%	\$1,721	100.0%	100.0%	11	100.0%	100.0%	\$1,488	100.0%	100.0%	5	100.0%	100.0%	\$233	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	50.0%	\$3	33.3%	20.0%	1	50.0%	15.2%	\$3	33.3%	5.6%	0	0.0%	12.8%	\$0	0.0%	9.2%	
	Moderate	1	50.0%	\$6	66.7%	17.8%	1	50.0%	21.7%	\$6	66.7%	14.8%	0	0.0%	21.1%	\$0	0.0%	16.5%	
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	19.6%	\$0	0.0%	16.9%	0	0.0%	24.1%	\$0	0.0%	21.7%	
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	37.0%	\$0	0.0%	54.9%	0	0.0%	40.6%	\$0	0.0%	52.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.5%	\$0	0.0%	7.8%	0	0.0%	1.5%	\$0	0.0%	0.4%	
	Total	2	100.0%	\$9	100.0%	100.0%	2	100.0%	100.0%	\$9	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	13.3%	\$151	5.3%	20.0%	2	9.5%	7.6%	\$57	2.5%	3.2%	2	22.2%	8.4%	\$94	15.1%	4.0%	
	Moderate	8	26.7%	\$465	16.2%	17.8%	6	28.6%	17.6%	\$344	15.3%	11.1%	2	22.2%	18.6%	\$121	19.5%	12.0%	
	Middle	9	30.0%	\$871	30.4%	21.7%	7	33.3%	22.4%	\$764	34.0%	17.8%	2	22.2%	22.6%	\$107	17.2%	18.0%	
	Upper	6	20.0%	\$999	34.8%	40.5%	5	23.8%	41.8%	\$805	35.8%	52.3%	1	11.1%	38.5%	\$194	31.2%	47.2%	
	Unknown	3	10.0%	\$382	13.3%	0.0%	1	4.8%	10.6%	\$277	12.3%	15.6%	2	22.2%	11.9%	\$105	16.9%	18.8%	
	Total	30	100.0%	\$2,868	100.0%	100.0%	21	100.0%	100.0%	\$2,247	100.0%	100.0%	9	100.0%	100.0%	\$621	100.0%	100.0%	
Small Business	Revenue	Total Businesses					7	58.3%	29.1%	\$1,125	47.7%	39.2%	4	28.6%	49.6%	\$500	37.1%	37.7%	
		\$1 Million or Less	11	42.3%	\$1,625	43.8%	87.9%	7	58.3%	29.1%	\$1,125	47.7%	39.2%	4	28.6%	49.6%	\$500	37.1%	37.7%
		Over \$1 Million	6	23.1%	\$621	16.8%	7.0%	4	33.3%	19.9%	\$621	24.3%	16.1%	2	14.3%	33.3%	\$621	24.3%	16.1%
		Total Rev. available	17	65.4%	\$2,246	60.6%	94.9%	11	91.6%	49.0%	\$1,746	42.0%	35.3%	6	42.9%	82.9%	\$1,121	31.4%	23.8%
		Rev. Not Known	9	34.6%	\$1,461	39.4%	5.1%	1	8.3%	4.9%	\$1,461	52.7%	23.7%	8	57.1%	90.4%	\$1,461	52.7%	23.7%
	Total	26	100.0%	\$3,707	100.0%	100.0%	12	100.0%	100.0%	\$3,707	100.0%	100.0%	14	100.0%	100.0%	\$3,707	100.0%	100.0%	
Loan Size	\$100,000 or Less	18	69.2%	\$727	19.6%		7	58.3%	86.3%	\$382	16.2%	26.1%	11	78.6%	85.6%	\$345	25.6%	25.4%	
	\$100,001 - \$250,000	3	11.5%	\$619	16.7%		1	8.3%	6.8%	\$240	10.2%	17.5%	2	14.3%	8.1%	\$379	28.1%	21.0%	
	\$250,001 - \$1 Million	5	19.2%	\$2,361	63.7%		4	33.3%	6.9%	\$1,738	73.6%	56.5%	1	7.1%	6.3%	\$623	46.3%	53.6%	
	Total	26	100.0%	\$3,707	100.0%		12	100.0%	100.0%	\$2,360	100.0%	100.0%	14	100.0%	100.0%	\$1,347	100.0%	100.0%	
	Total	26	100.0%	\$3,707	100.0%		12	100.0%	100.0%	\$2,360	100.0%	100.0%	14	100.0%	100.0%	\$1,347	100.0%	100.0%	
Small Farm	Revenue	Total Farms					0	0.0%	90.8%	\$0	0.0%	73.5%	0	0.0%	88.4%	\$0	0.0%	85.3%	
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.4%	0	0.0%	90.8%	\$0	0.0%	73.5%	0	0.0%	88.4%	\$0	0.0%	85.3%
		Over \$1 Million	8	100.0%	\$1,930	100.0%	0.8%	3	100.0%	33.3%	\$1,930	100.0%	100.0%	5	100.0%	100.0%	\$1,930	100.0%	100.0%
		Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$1,930	100.0%	100.0%	3	100.0%	100.0%	\$1,930	100.0%	100.0%	5	100.0%	100.0%	\$1,930	100.0%	100.0%	
	Loan Size	\$100,000 or Less	4	50.0%	\$180	9.3%		0	0.0%	71.4%	\$0	0.0%	26.4%	4	80.0%	74.4%	\$180	26.5%	29.2%
\$100,001 - \$250,000		1	12.5%	\$250	13.0%		1	33.3%	21.4%	\$250	20.0%	42.5%	0	0.0%	19.8%	\$0	0.0%	44.7%	
\$250,001 - \$500,000		3	37.5%	\$1,500	77.7%		2	66.7%	7.1%	\$1,000	80.0%	31.1%	1	20.0%	5.8%	\$500	73.5%	26.1%	
Total		8	100.0%	\$1,930	100.0%		3	100.0%	100.0%	\$1,250	100.0%	100.0%	5	100.0%	100.0%	\$680	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: IA Cedar Rapids

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.8	330	0.5	81	24.5	9,904	15.7
Moderate-income	8	14.5	6,330	10.0	627	9.9	12,444	19.7
Middle-income	37	67.3	42,728	67.7	1,806	4.2	16,738	26.5
Upper-income	9	16.4	13,768	21.8	309	2.2	24,070	38.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	55	100.0	63,156	100.0	2,823	4.5	63,156	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	903	299	0.4	33.1	553	61.2	51	5.6
Moderate-income	12,205	6,739	9.7	55.2	4,671	38.3	795	6.5
Middle-income	66,908	46,842	67.6	70.0	16,651	24.9	3,415	5.1
Upper-income	19,038	15,410	22.2	80.9	2,894	15.2	734	3.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	99,054	69,290	100.0	70.0	24,769	25.0	4,995	5.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	220	2.0	172	1.7	34	4.3	14	2.3
Moderate-income	1,458	13.0	1,207	12.2	141	18.0	110	18.4
Middle-income	7,117	63.3	6,349	64.4	424	54.1	344	57.6
Upper-income	2,449	21.8	2,135	21.6	185	23.6	129	21.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11,244	100.0	9,863	100.0	784	100.0	597	100.0
Percentage of Total Businesses:				87.7		7.0		5.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	0.1	2	0.1	0	0.0	0	0.0
Moderate-income	103	7.3	103	7.4	0	0.0	0	0.0
Middle-income	1,176	83.8	1,169	83.7	7	100.0	0	0.0
Upper-income	123	8.8	123	8.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,404	100.0	1,397	100.0	7	100.0	0	.0
Percentage of Total Farms:				99.5		.5		.0

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IA Cedar Rapids

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.4%	\$0	0.0%	0.3%	0	0.0%	0.5%	\$0	0.0%	0.6%
	Moderate	1	14.3%	\$80	9.6%	9.7%	0	0.0%	5.9%	\$0	0.0%	3.6%	1	50.0%	6.1%	\$80	26.6%	3.9%
	Middle	5	71.4%	\$612	73.6%	67.6%	4	80.0%	61.3%	\$391	73.6%	56.0%	1	50.0%	61.5%	\$221	73.4%	56.3%
	Upper	1	14.3%	\$140	16.8%	22.2%	1	20.0%	32.4%	\$140	26.4%	40.1%	0	0.0%	31.3%	\$0	0.0%	38.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.4%
	Total	7	100.0%	\$832	100.0%	100.0%	5	100.0%	100.0%	\$531	100.0%	100.0%	2	100.0%	100.0%	\$301	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	8	29.6%	\$643	20.7%	9.7%	4	22.2%	3.4%	\$441	19.5%	2.3%	4	44.4%	4.1%	\$202	23.7%	2.7%
	Middle	14	51.9%	\$1,771	56.9%	67.6%	11	61.1%	59.1%	\$1,428	63.2%	53.2%	3	33.3%	59.0%	\$343	40.3%	52.5%
	Upper	5	18.5%	\$696	22.4%	22.2%	3	16.7%	37.3%	\$389	17.2%	44.5%	2	22.2%	36.6%	\$307	36.0%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	27	100.0%	\$3,110	100.0%	100.0%	18	100.0%	100.0%	\$2,258	100.0%	100.0%	9	100.0%	100.0%	\$852	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.7%	0	0.0%	7.9%	\$0	0.0%	5.8%	0	0.0%	7.3%	\$0	0.0%	5.2%
	Middle	2	100.0%	\$15	100.0%	67.6%	0	0.0%	67.3%	\$0	0.0%	61.5%	2	100.0%	67.2%	\$15	100.0%	58.9%
	Upper	0	0.0%	\$0	0.0%	22.2%	0	0.0%	24.7%	\$0	0.0%	32.6%	0	0.0%	25.3%	\$0	0.0%	35.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$15	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$15	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	3.3%	0	0.0%	1.6%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	21.3%	\$0	0.0%	4.8%	0	0.0%	23.8%	\$0	0.0%	7.4%
	Middle	0	0.0%	\$0	0.0%	65.2%	0	0.0%	68.9%	\$0	0.0%	92.4%	0	0.0%	69.0%	\$0	0.0%	81.1%
	Upper	0	0.0%	\$0	0.0%	15.6%	0	0.0%	8.2%	\$0	0.0%	2.6%	0	0.0%	7.1%	\$0	0.0%	11.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.3%
	Moderate	9	25.0%	\$723	18.3%	9.7%	4	17.4%	4.5%	\$441	15.8%	2.8%	5	38.5%	5.0%	\$282	24.1%	3.2%
	Middle	21	58.3%	\$2,398	60.6%	67.6%	15	65.2%	60.2%	\$1,819	65.2%	54.9%	6	46.2%	60.3%	\$579	49.6%	54.3%
	Upper	6	16.7%	\$836	21.1%	22.2%	4	17.4%	35.0%	\$529	19.0%	42.2%	2	15.4%	34.1%	\$307	26.3%	42.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	36	100.0%	\$3,957	100.0%	100.0%	23	100.0%	100.0%	\$2,789	100.0%	100.0%	13	100.0%	100.0%	\$1,168	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	2.9%	\$0	0.0%	6.4%	0	0.0%	2.8%	\$0	0.0%	6.2%
	Moderate	1	14.3%	\$53	11.5%	12.2%	1	14.3%	13.1%	\$53	11.5%	15.0%	5	25.0%	12.4%	\$396	41.0%	16.7%
	Middle	6	85.7%	\$408	88.5%	64.4%	6	85.7%	54.8%	\$408	88.5%	50.7%	13	65.0%	56.2%	\$505	52.3%	51.8%
	Upper	0	0.0%	\$0	0.0%	21.6%	0	0.0%	26.1%	\$0	0.0%	26.6%	2	10.0%	26.2%	\$65	6.7%	24.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.1%	\$0	0.0%	1.2%	0	0.0%	2.4%	\$0	0.0%	0.4%
Total	7	100.0%	\$461	100.0%	100.0%	7	100.0%	100.0%	\$461	100.0%	100.0%	20	100.0%	100.0%	\$966	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.4%	0	0.0%	4.1%	\$0	0.0%	4.4%	0	0.0%	4.8%	\$0	0.0%	3.9%
	Middle	17	100.0%	\$3,425	100.0%	83.7%	17	100.0%	92.0%	\$3,425	100.0%	90.8%	13	100.0%	90.9%	\$1,971	100.0%	90.9%
	Upper	0	0.0%	\$0	0.0%	8.8%	0	0.0%	3.5%	\$0	0.0%	4.6%	0	0.0%	4.1%	\$0	0.0%	5.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.4%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.0%
Total	17	100.0%	\$3,425	100.0%	100.0%	17	100.0%	100.0%	\$3,425	100.0%	100.0%	13	100.0%	100.0%	\$1,971	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: IA Cedar Rapids

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$(000s)	\$ %	#	%	Agg %	Bank \$(000s)	\$ %	Agg %	#	%	Agg %	Bank \$(000s)	\$ %	Agg %		
HOME PURCHASE	Low	3	42.9%	\$277	33.3%	15.7%	3	60.0%	16.6%	\$277	52.2%	10.6%	0	0.0%	16.5%	\$0	0.0%	10.6%	
	Moderate	0	0.0%	\$0	0.0%	19.7%	0	0.0%	23.8%	\$0	0.0%	19.2%	0	0.0%	23.7%	\$0	0.0%	19.6%	
	Middle	3	42.9%	\$475	57.1%	26.5%	2	40.0%	23.2%	\$254	47.8%	24.1%	1	50.0%	22.1%	\$221	73.4%	22.4%	
	Upper	0	0.0%	\$0	0.0%	38.1%	0	0.0%	24.3%	\$0	0.0%	34.0%	0	0.0%	23.6%	\$0	0.0%	33.4%	
	Unknown	1	14.3%	\$80	9.6%	0.0%	0	0.0%	12.1%	\$0	0.0%	12.1%	1	50.0%	14.0%	\$80	26.6%	13.9%	
	Total	7	100.0%	\$832	100.0%	100.0%	5	100.0%	100.0%	\$531	100.0%	100.0%	2	100.0%	100.0%	\$301	100.0%	100.0%	
REFINANCE	Low	4	14.8%	\$294	9.5%	15.7%	3	16.7%	5.9%	\$253	11.2%	3.2%	1	11.1%	7.3%	\$41	4.8%	3.8%	
	Moderate	9	33.3%	\$896	28.8%	19.7%	6	33.3%	16.8%	\$626	27.7%	11.8%	3	33.3%	17.0%	\$270	31.7%	11.8%	
	Middle	10	37.0%	\$1,299	41.8%	26.5%	6	33.3%	23.8%	\$842	37.3%	20.8%	4	44.4%	22.5%	\$457	53.6%	20.1%	
	Upper	4	14.8%	\$621	20.0%	38.1%	3	16.7%	42.4%	\$537	23.8%	52.5%	1	11.1%	37.4%	\$84	9.9%	47.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.1%	\$0	0.0%	11.7%	0	0.0%	15.7%	\$0	0.0%	16.5%	
	Total	27	100.0%	\$3,110	100.0%	100.0%	18	100.0%	100.0%	\$2,258	100.0%	100.0%	9	100.0%	100.0%	\$852	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	50.0%	\$5	33.3%	15.7%	0	0.0%	13.7%	\$0	0.0%	8.8%	1	50.0%	12.5%	\$5	33.3%	7.8%	
	Moderate	1	50.0%	\$10	66.7%	19.7%	0	0.0%	18.5%	\$0	0.0%	13.3%	1	50.0%	19.1%	\$10	66.7%	14.0%	
	Middle	0	0.0%	\$0	0.0%	26.5%	0	0.0%	26.4%	\$0	0.0%	26.0%	0	0.0%	26.1%	\$0	0.0%	20.1%	
	Upper	0	0.0%	\$0	0.0%	38.1%	0	0.0%	35.5%	\$0	0.0%	46.0%	0	0.0%	34.8%	\$0	0.0%	49.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.0%	\$0	0.0%	5.9%	0	0.0%	7.5%	\$0	0.0%	9.1%	
	Total	2	100.0%	\$15	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$15	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	15.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	26.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	38.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	22.2%	\$576	14.6%	15.7%	6	26.1%	9.8%	\$530	19.0%	5.5%	2	15.4%	10.8%	\$46	3.9%	6.1%	
	Moderate	10	27.8%	\$906	22.9%	19.7%	6	26.1%	19.1%	\$626	22.4%	13.9%	4	30.8%	19.5%	\$280	24.0%	14.3%	
	Middle	13	36.1%	\$1,774	44.8%	26.5%	8	34.8%	23.6%	\$1,096	39.3%	21.6%	5	38.5%	22.4%	\$678	58.0%	20.6%	
	Upper	4	11.1%	\$621	15.7%	38.1%	3	13.0%	35.9%	\$537	19.3%	45.8%	1	7.7%	32.3%	\$84	7.2%	42.4%	
	Unknown	1	2.8%	\$80	2.0%	0.0%	0	0.0%	11.5%	\$0	0.0%	13.2%	1	7.7%	15.0%	\$80	6.8%	16.7%	
	Total	36	100.0%	\$3,957	100.0%	100.0%	23	100.0%	100.0%	\$2,789	100.0%	100.0%	13	100.0%	100.0%	\$1,168	100.0%	100.0%	
Small Business	Revenue	Total Businesses					6	85.7%	48.2%	\$408	88.5%	41.1%	8	40.0%	47.3%	\$746	77.2%	38.0%	
		\$1 Million or Less	6	85.7%	\$408	88.5%	87.7%	6	85.7%	48.2%	\$408	88.5%	41.1%	8	40.0%	47.3%	\$746	77.2%	38.0%
		Over \$1 Million	1	14.3%	\$53	11.5%	7.0%	1	14.3%				0	0.0%					
		Total Rev. available	7	100.0%	\$461	100.0%	94.7%	7	100.0%				8	40.0%					
	Rev. Not Known	0	0.0%	\$0	0.0%	5.3%	0	0.0%				12	60.0%						
	Total	7	100.0%	\$461	100.0%	100.0%	7	100.0%				20	100.0%						
Loan Size	\$100,000 or Less	6	85.7%	\$160	34.7%		6	85.7%	88.5%	\$160	34.7%	27.7%	17	85.0%	90.1%	\$392	40.6%	27.6%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.2%	\$0	0.0%	16.1%	3	15.0%	4.7%	\$574	59.4%	15.2%	
	\$250,001 - \$1 Million	1	14.3%	\$301	65.3%		1	14.3%	6.3%	\$301	65.3%	56.2%	0	0.0%	5.3%	\$0	0.0%	57.2%	
	Total	7	100.0%	\$461	100.0%		7	100.0%	100.0%	\$461	100.0%	100.0%	20	100.0%	100.0%	\$966	100.0%	100.0%	
Small Farm	Revenue	Total Farms					15	88.2%	75.5%	\$2,440	71.2%	73.7%	7	53.8%	79.3%	\$1,315	66.7%	76.7%	
		\$1 Million or Less	15	88.2%	\$2,440	71.2%	99.5%	15	88.2%	75.5%	\$2,440	71.2%	73.7%	7	53.8%	79.3%	\$1,315	66.7%	76.7%
		Over \$1 Million	2	11.8%	\$985	28.8%	0.5%	2	11.8%				3	23.1%					
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				3	23.1%					
	Total	17	100.0%	\$3,425	100.0%	100.0%	17	100.0%				13	100.0%						
	Loan Size	\$100,000 or Less	7	41.2%	\$422	12.3%		7	41.2%	69.1%	\$422	12.3%	27.1%	7	53.8%	66.3%	\$271	13.7%	23.6%
\$100,001 - \$250,000		4	23.5%	\$641	18.7%		4	23.5%	20.4%	\$641	18.7%	35.3%	3	23.1%	21.0%	\$625	31.7%	33.8%	
\$250,001 - \$500,000		6	35.3%	\$2,362	69.0%		6	35.3%	10.5%	\$2,362	69.0%	37.6%	3	23.1%	12.8%	\$1,075	54.5%	42.7%	
Total		17	100.0%	\$3,425	100.0%		17	100.0%	100.0%	\$3,425	100.0%	100.0%	13	100.0%	100.0%	\$1,971	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: IA Fayette-Tama

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	2,133	19.4	
Moderate-income	1	7.7	892	8.1	110	12.3	2,216	20.2	
Middle-income	12	92.3	10,089	91.9	757	7.5	2,923	26.6	
Upper-income	0	0.0	0	0.0	0	0.0	3,709	33.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	13	100.0	10,981	100.0	867	7.9	10,981	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	1,445	940	7.8	65.1	384	26.6	121	8.4	
Middle-income	15,643	11,142	92.2	71.2	3,330	21.3	1,171	7.5	
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	17,088	12,082	100.0	70.7	3,714	21.7	1,292	7.6	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	138	6.3	126	6.3	2	2.7	10	9.2	
Middle-income	2,050	93.7	1,880	93.7	71	97.3	99	90.8	
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	2,188	100.0	2,006	100.0	73	100.0	109	100.0	
Percentage of Total Businesses:				91.7		3.3		5.0	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	12	1.4	12	1.4	0	0.0	0	0.0	
Middle-income	833	98.6	825	98.6	8	100.0	0	0.0	
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	845	100.0	837	100.0	8	100.0	0	.0	
Percentage of Total Farms:				99.1		.9		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IA Fayette-Tama

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	42.9%	\$314	52.4%	7.8%	1	33.3%	10.7%	\$73	32.0%	7.1%	2	50.0%	11.2%	\$241	65.0%	8.1%
	Middle	4	57.1%	\$285	47.6%	92.2%	2	66.7%	86.7%	\$155	68.0%	89.8%	2	50.0%	83.5%	\$130	35.0%	86.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.7%	\$0	0.0%	3.1%	0	0.0%	5.2%	\$0	0.0%	5.5%
	Total	7	100.0%	\$599	100.0%	100.0%	3	100.0%	100.0%	\$228	100.0%	100.0%	4	100.0%	100.0%	\$371	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	16.7%	\$172	9.7%	7.8%	2	15.4%	5.8%	\$140	9.0%	4.5%	1	20.0%	5.7%	\$32	14.2%	5.4%
	Middle	15	83.3%	\$1,608	90.3%	92.2%	11	84.6%	88.3%	\$1,415	91.0%	90.0%	4	80.0%	89.7%	\$193	85.8%	89.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.8%	\$0	0.0%	5.5%	0	0.0%	4.6%	\$0	0.0%	5.2%
	Total	18	100.0%	\$1,780	100.0%	100.0%	13	100.0%	100.0%	\$1,555	100.0%	100.0%	5	100.0%	100.0%	\$225	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.8%	0	0.0%	10.0%	\$0	0.0%	6.4%	0	0.0%	6.1%	\$0	0.0%	1.0%
	Middle	1	100.0%	\$6	100.0%	92.2%	1	100.0%	90.0%	\$6	100.0%	93.6%	0	0.0%	91.5%	\$0	0.0%	98.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.4%	\$0	0.0%	1.0%
	Total	1	100.0%	\$6	100.0%	100.0%	1	100.0%	100.0%	\$6	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	89.7%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	23.1%	\$486	20.4%	7.8%	3	17.6%	8.0%	\$213	11.9%	5.4%	3	33.3%	7.5%	\$273	45.8%	5.8%
	Middle	20	76.9%	\$1,899	79.6%	92.2%	14	82.4%	87.9%	\$1,576	88.1%	90.1%	6	66.7%	88.0%	\$323	54.2%	89.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.1%	\$0	0.0%	4.5%	0	0.0%	4.6%	\$0	0.0%	5.0%
	Total	26	100.0%	\$2,385	100.0%	100.0%	17	100.0%	100.0%	\$1,789	100.0%	100.0%	9	100.0%	100.0%	\$596	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	20.0%	\$162	26.3%	6.3%	2	22.2%	2.7%	\$80	30.8%	7.1%	3	18.8%	4.5%	\$82	23.0%	5.7%
	Middle	20	80.0%	\$454	73.7%	93.7%	7	77.8%	90.5%	\$180	69.2%	90.2%	13	81.3%	93.8%	\$274	77.0%	93.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	6.8%	\$0	0.0%	2.7%	0	0.0%	1.7%	\$0	0.0%	0.6%
Total	25	100.0%	\$616	100.0%	100.0%	9	100.0%	100.0%	\$260	100.0%	100.0%	16	100.0%	100.0%	\$356	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.4%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	37	100.0%	\$3,907	100.0%	98.6%	21	100.0%	99.6%	\$1,973	100.0%	100.0%	16	100.0%	100.0%	\$1,934	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	37	100.0%	\$3,907	100.0%	100.0%	21	100.0%	100.0%	\$1,973	100.0%	100.0%	16	100.0%	100.0%	\$1,934	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: IA Fayette-Tama

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank		Agg		Bank		Agg		Bank		Agg		
		#	%	\$(000s)	\$ %	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	14.3%	\$76	12.7%	19.4%	0	0.0%	11.7%	\$0	0.0%	7.9%	1	25.0%	12.9%	\$76	20.5%	8.6%	
	Moderate	2	28.6%	\$138	23.0%	20.2%	1	33.3%	26.7%	\$84	36.8%	21.9%	1	25.0%	24.1%	\$54	14.6%	22.5%	
	Middle	4	57.1%	\$385	64.3%	26.6%	2	66.7%	23.0%	\$144	63.2%	26.8%	2	50.0%	29.3%	\$241	65.0%	34.8%	
	Upper	0	0.0%	\$0	0.0%	33.8%	0	0.0%	24.3%	\$0	0.0%	31.9%	0	0.0%	16.5%	\$0	0.0%	19.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.3%	\$0	0.0%	11.5%	0	0.0%	17.3%	\$0	0.0%	14.9%	
	Total	7	100.0%	\$599	100.0%	100.0%	3	100.0%	100.0%	\$228	100.0%	100.0%	4	100.0%	100.0%	\$371	100.0%	100.0%	
REFINANCE	Low	7	38.9%	\$446	25.1%	19.4%	4	30.8%	8.1%	\$337	21.7%	5.7%	3	60.0%	7.9%	\$109	48.4%	4.4%	
	Moderate	3	16.7%	\$268	15.1%	20.2%	3	23.1%	16.4%	\$268	17.2%	13.2%	0	0.0%	21.9%	\$0	0.0%	16.4%	
	Middle	3	16.7%	\$385	21.6%	26.6%	3	23.1%	25.8%	\$385	24.8%	22.1%	0	0.0%	24.7%	\$0	0.0%	22.1%	
	Upper	5	27.8%	\$681	38.3%	33.8%	3	23.1%	37.7%	\$565	36.3%	45.6%	2	40.0%	32.8%	\$116	51.6%	44.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.1%	\$0	0.0%	13.3%	0	0.0%	12.7%	\$0	0.0%	13.0%	
	Total	18	100.0%	\$1,780	100.0%	100.0%	13	100.0%	100.0%	\$1,555	100.0%	100.0%	5	100.0%	100.0%	\$225	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	8.8%	\$0	0.0%	4.5%	0	0.0%	11.0%	\$0	0.0%	4.8%	
	Moderate	0	0.0%	\$0	0.0%	20.2%	0	0.0%	21.3%	\$0	0.0%	9.1%	0	0.0%	23.2%	\$0	0.0%	18.0%	
	Middle	0	0.0%	\$0	0.0%	26.6%	0	0.0%	20.0%	\$0	0.0%	19.5%	0	0.0%	19.5%	\$0	0.0%	12.0%	
	Upper	1	100.0%	\$6	100.0%	33.8%	1	100.0%	36.3%	\$6	100.0%	51.9%	0	0.0%	35.4%	\$0	0.0%	60.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.8%	\$0	0.0%	14.9%	0	0.0%	11.0%	\$0	0.0%	4.8%	
	Total	1	100.0%	\$6	100.0%	100.0%	1	100.0%	100.0%	\$6	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	26.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	33.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	30.8%	\$522	21.9%	19.4%	4	23.5%	9.4%	\$337	18.8%	6.3%	4	44.4%	9.7%	\$185	31.0%	5.5%	
	Moderate	5	19.2%	\$406	17.0%	20.2%	4	23.5%	20.5%	\$352	19.7%	15.8%	1	11.1%	22.7%	\$54	9.1%	18.1%	
	Middle	7	26.9%	\$770	32.3%	26.6%	5	29.4%	24.2%	\$529	29.6%	23.4%	2	22.2%	25.6%	\$241	40.4%	24.7%	
	Upper	6	23.1%	\$687	28.8%	33.8%	4	23.5%	32.6%	\$571	31.9%	41.5%	2	22.2%	27.8%	\$116	19.5%	38.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.3%	\$0	0.0%	13.0%	0	0.0%	14.2%	\$0	0.0%	13.6%	
	Total	26	100.0%	\$2,385	100.0%	100.0%	17	100.0%	100.0%	\$1,789	100.0%	100.0%	9	100.0%	100.0%	\$596	100.0%	100.0%	
Small Business	Revenue	Total Businesses					7	77.8%	48.9%	\$185	71.2%	56.9%	1	6.3%	50.2%	\$10	2.8%	62.2%	
		\$1 Million or Less	8	32.0%	\$195	31.7%	91.7%	0	0.0%										
		Over \$1 Million	1	4.0%	\$100	16.2%	3.3%	0	0.0%										
		Total Rev. available	9	36.0%	\$295	47.9%	95.0%	7	77.8%										
		Rev. Not Known	16	64.0%	\$321	52.1%	5.0%	2	22.2%										
	Total	25	100.0%	\$616	100.0%	100.0%	9	100.0%					16	100.0%					
	Loan Size	\$100,000 or Less	25	100.0%	\$616	100.0%		9	100.0%	97.7%	\$260	100.0%	66.0%	16	100.0%	96.9%	\$356	100.0%	59.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	12.4%	0	0.0%	1.7%	\$0	0.0%	11.4%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	0.5%	\$0	0.0%	21.7%	0	0.0%	1.4%	\$0	0.0%	29.2%
		Total	25	100.0%	\$616	100.0%		9	100.0%	100.0%	\$260	100.0%	100.0%	16	100.0%	100.0%	\$356	100.0%	100.0%
Total		25	100.0%	\$616	100.0%		9	100.0%	100.0%	\$260	100.0%	100.0%	16	100.0%	100.0%	\$356	100.0%	100.0%	
Small Farm	Revenue	Total Farms					20	95.2%	87.7%	\$1,928	97.7%	86.8%	15	93.8%	82.8%	\$1,919	99.2%	80.8%	
		\$1 Million or Less	35	94.6%	\$3,847	98.5%	99.1%	0	0.0%										
		Over \$1 Million	0	0.0%	\$0	0.0%	0.9%	0	0.0%										
		Not Known	2	5.4%	\$60	1.5%	0.0%	1	4.8%										
	Total	37	100.0%	\$3,907	100.0%	100.0%	21	100.0%					16	100.0%					
	Loan Size	\$100,000 or Less	23	62.2%	\$1,111	28.4%		13	61.9%	78.6%	\$568	28.8%	34.2%	10	62.5%	77.4%	\$543	28.1%	31.8%
		\$100,001 - \$250,000	11	29.7%	\$1,596	40.8%		7	33.3%	15.6%	\$1,030	52.2%	37.7%	4	25.0%	15.1%	\$566	29.3%	31.1%
		\$250,001 - \$500,000	3	8.1%	\$1,200	30.7%		1	4.8%	5.8%	\$375	19.0%	28.2%	2	12.5%	7.5%	\$825	42.7%	37.1%
		Total	37	100.0%	\$3,907	100.0%		21	100.0%	100.0%	\$1,973	100.0%	100.0%	16	100.0%	100.0%	\$1,934	100.0%	100.0%
		Total	37	100.0%	\$3,907	100.0%		21	100.0%	100.0%	\$1,973	100.0%	100.0%	16	100.0%	100.0%	\$1,934	100.0%	100.0%
Total		37	100.0%	\$3,907	100.0%		21	100.0%	100.0%	\$1,973	100.0%	100.0%	16	100.0%	100.0%	\$1,934	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Restricted-FR

Assessment Area(s): IA Iowa City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.5	52	0.2	14	26.9	4,018	16.9
Moderate-income	5	22.7	3,466	14.5	354	10.2	4,124	17.3
Middle-income	8	36.4	11,337	47.6	633	5.6	5,404	22.7
Upper-income	8	36.4	8,984	37.7	246	2.7	10,293	43.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	22	100.0	23,839	100.0	1,247	5.2	23,839	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	626	0	0.0	0.0	612	97.8	14	2.2
Moderate-income	11,526	3,138	12.6	27.2	7,952	69.0	436	3.8
Middle-income	19,166	11,766	47.1	61.4	6,575	34.3	825	4.3
Upper-income	14,513	10,082	40.4	69.5	3,955	27.3	476	3.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	45,831	24,986	100.0	54.5	19,094	41.7	1,751	3.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	263	5.1	213	4.6	23	8.1	27	10.3
Moderate-income	941	18.2	815	17.6	63	22.3	63	24.0
Middle-income	2,403	46.4	2,159	46.6	128	45.2	116	44.1
Upper-income	1,571	30.3	1,445	31.2	69	24.4	57	21.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,178	100.0	4,632	100.0	283	100.0	263	100.0
Percentage of Total Businesses:			89.5		5.5		5.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	6	1.8	6	1.8	0	0.0	0	0.0
Middle-income	234	69.4	230	69.1	4	100.0	0	0.0
Upper-income	97	28.8	97	29.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	337	100.0	333	100.0	4	100.0	0	.0
Percentage of Total Farms:			98.8		1.2		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IA Iowa City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	12.6%	0	0.0%	8.9%	\$0	0.0%	7.8%	0	0.0%	10.2%	\$0	0.0%	8.0%
	Middle	1	100.0%	\$136	100.0%	47.1%	0	0.0%	59.3%	\$0	0.0%	55.9%	1	100.0%	59.8%	\$136	100.0%	57.6%
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	31.8%	\$0	0.0%	36.3%	0	0.0%	29.8%	\$0	0.0%	33.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$136	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$136	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	2	16.7%	\$170	8.6%	12.6%	2	20.0%	7.0%	\$170	10.9%	5.2%	0	0.0%	7.3%	\$0	0.0%	6.4%
	Middle	6	50.0%	\$1,154	58.5%	47.1%	5	50.0%	50.1%	\$1,009	64.8%	49.0%	1	50.0%	51.5%	\$145	34.8%	49.1%
	Upper	4	33.3%	\$649	32.9%	40.4%	3	30.0%	42.9%	\$377	24.2%	45.7%	1	50.0%	41.2%	\$272	65.2%	44.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$1,973	100.0%	100.0%	10	100.0%	100.0%	\$1,556	100.0%	100.0%	2	100.0%	100.0%	\$417	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.6%	0	0.0%	8.9%	\$0	0.0%	8.3%	0	0.0%	8.1%	\$0	0.0%	7.9%
	Middle	0	0.0%	\$0	0.0%	47.1%	0	0.0%	49.5%	\$0	0.0%	42.1%	0	0.0%	48.8%	\$0	0.0%	41.5%
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	41.6%	\$0	0.0%	49.6%	0	0.0%	43.1%	\$0	0.0%	50.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	5.5%	\$0	0.0%	12.5%	0	0.0%	1.7%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	45.3%	0	0.0%	38.2%	\$0	0.0%	28.7%	0	0.0%	52.5%	\$0	0.0%	54.3%
	Middle	0	0.0%	\$0	0.0%	30.0%	0	0.0%	25.5%	\$0	0.0%	30.4%	0	0.0%	33.9%	\$0	0.0%	30.5%
	Upper	0	0.0%	\$0	0.0%	20.3%	0	0.0%	30.9%	\$0	0.0%	28.4%	0	0.0%	11.9%	\$0	0.0%	14.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.5%	0	0.0%	0.1%	\$0	0.0%	0.3%
	Moderate	2	15.4%	\$170	8.1%	12.6%	2	20.0%	7.9%	\$170	10.9%	6.9%	0	0.0%	8.9%	\$0	0.0%	10.0%
	Middle	7	53.8%	\$1,290	61.2%	47.1%	5	50.0%	53.0%	\$1,009	64.8%	50.0%	2	66.7%	54.4%	\$281	50.8%	50.5%
	Upper	4	30.8%	\$649	30.8%	40.4%	3	30.0%	39.1%	\$377	24.2%	42.5%	1	33.3%	36.6%	\$272	49.2%	39.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$2,109	100.0%	100.0%	10	100.0%	100.0%	\$1,556	100.0%	100.0%	3	100.0%	100.0%	\$553	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	2	28.6%	\$25	19.2%	4.6%	1	50.0%	6.0%	\$20	74.1%	6.0%	1	20.0%	5.5%	\$5	4.9%	5.5%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	16.1%	\$0	0.0%	18.7%	0	0.0%	15.8%	\$0	0.0%	21.4%
	Middle	2	28.6%	\$17	13.1%	46.6%	0	0.0%	49.8%	\$0	0.0%	53.7%	2	40.0%	51.1%	\$17	16.5%	50.2%
	Upper	3	42.9%	\$88	67.7%	31.2%	1	50.0%	26.8%	\$7	25.9%	21.4%	2	40.0%	26.2%	\$81	78.6%	22.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.2%	0	0.0%	1.4%	\$0	0.0%	0.2%
Total	7	100.0%	\$130	100.0%	100.0%	2	100.0%	100.0%	\$27	100.0%	100.0%	5	100.0%	100.0%	\$103	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.8%	0	0.0%	0.6%	\$0	0.0%	0.7%	0	0.0%	1.9%	\$0	0.0%	1.8%
	Middle	0	0.0%	\$0	0.0%	69.1%	0	0.0%	85.3%	\$0	0.0%	85.6%	0	0.0%	82.3%	\$0	0.0%	86.1%
	Upper	0	0.0%	\$0	0.0%	29.1%	0	0.0%	14.1%	\$0	0.0%	13.7%	0	0.0%	15.8%	\$0	0.0%	12.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: IA Iowa City

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2010			2011									
		Count		Dollar			Bank	Agg	Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %	#			%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	1	100.0%	\$136	100.0%	16.9%	0	0.0%	11.8%	\$0	0.0%	7.2%	1	100.0%	12.7%	\$136	100.0%	8.2%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	25.3%	\$0	0.0%	20.1%	0	0.0%	25.9%	\$0	0.0%	19.6%	
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	23.4%	\$0	0.0%	23.4%	0	0.0%	21.6%	\$0	0.0%	20.6%	
	Upper	0	0.0%	\$0	0.0%	43.2%	0	0.0%	28.7%	\$0	0.0%	38.6%	0	0.0%	29.6%	\$0	0.0%	40.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.8%	\$0	0.0%	10.7%	0	0.0%	10.2%	\$0	0.0%	10.9%	
	Total	1	100.0%	\$136	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$136	100.0%	100.0%	
REFINANCE	Low	1	8.3%	\$96	4.9%	16.9%	1	10.0%	4.8%	\$96	6.2%	2.7%	0	0.0%	5.2%	\$0	0.0%	2.8%	
	Moderate	4	33.3%	\$518	26.3%	17.3%	3	30.0%	15.5%	\$373	24.0%	10.7%	1	50.0%	16.7%	\$145	34.8%	11.3%	
	Middle	4	33.3%	\$623	31.6%	22.7%	3	30.0%	22.8%	\$351	22.6%	19.1%	1	50.0%	22.6%	\$272	65.2%	19.4%	
	Upper	3	25.0%	\$736	37.3%	43.2%	3	30.0%	48.4%	\$736	47.3%	58.8%	0	0.0%	44.0%	\$0	0.0%	54.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.5%	\$0	0.0%	8.7%	0	0.0%	11.5%	\$0	0.0%	11.6%	
	Total	12	100.0%	\$1,973	100.0%	100.0%	10	100.0%	100.0%	\$1,556	100.0%	100.0%	2	100.0%	100.0%	\$417	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	16.9%	0	0.0%	6.0%	\$0	0.0%	3.1%	0	0.0%	8.1%	\$0	0.0%	5.2%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	13.9%	\$0	0.0%	8.4%	0	0.0%	16.2%	\$0	0.0%	8.7%	
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	23.0%	\$0	0.0%	24.9%	0	0.0%	23.8%	\$0	0.0%	22.7%	
	Upper	0	0.0%	\$0	0.0%	43.2%	0	0.0%	43.7%	\$0	0.0%	55.2%	0	0.0%	36.9%	\$0	0.0%	50.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.4%	\$0	0.0%	8.5%	0	0.0%	15.0%	\$0	0.0%	13.5%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	15.4%	\$232	11.0%	16.9%	1	10.0%	7.1%	\$96	6.2%	3.9%	1	33.3%	8.2%	\$136	24.6%	4.4%	
	Moderate	4	30.8%	\$518	24.6%	17.3%	3	30.0%	18.6%	\$373	24.0%	12.9%	1	33.3%	20.1%	\$145	26.2%	13.2%	
	Middle	4	30.8%	\$623	29.5%	22.7%	3	30.0%	22.9%	\$351	22.6%	19.7%	1	33.3%	22.1%	\$272	49.2%	18.6%	
	Upper	3	23.1%	\$736	34.9%	43.2%	3	30.0%	41.4%	\$736	47.3%	50.8%	0	0.0%	37.8%	\$0	0.0%	46.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.1%	\$0	0.0%	12.8%	0	0.0%	11.9%	\$0	0.0%	16.9%	
	Total	13	100.0%	\$2,109	100.0%	100.0%	10	100.0%	100.0%	\$1,556	100.0%	100.0%	3	100.0%	100.0%	\$553	100.0%	100.0%	
Small Business	Revenue	Total Businesses					2	100.0%	54.8%	\$27	100.0%	48.5%	1	20.0%	55.9%	\$71	68.9%	51.2%	
		\$1 Million or Less	3	42.9%	\$98	75.4%	89.5%	0	0.0%				0	0.0%					
		Over \$1 Million	0	0.0%	\$0	0.0%	5.5%	0	0.0%				0	0.0%					
		Total Rev. available	3	42.9%	\$98	75.4%	95.0%	2	100.0%				1	20.0%					
		Rev. Not Known	4	57.1%	\$32	24.6%	5.1%	0	0.0%				4	80.0%					
	Total	7	100.0%	\$130	100.0%	100.0%	2	100.0%				5	100.0%						
	Loan Size	\$100,000 or Less	7	100.0%	\$130	100.0%		2	100.0%	81.0%	\$27	100.0%	23.7%	5	100.0%	82.1%	\$103	100.0%	24.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.8%	\$0	0.0%	20.1%	0	0.0%	9.9%	\$0	0.0%	22.3%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	9.2%	\$0	0.0%	56.2%	0	0.0%	8.1%	\$0	0.0%	53.1%
		Total	7	100.0%	\$130	100.0%		2	100.0%	100.0%	\$27	100.0%	100.0%	5	100.0%	100.0%	\$103	100.0%	100.0%
Total Farms					0	0.0%	65.9%	\$0	0.0%	69.1%	0	0.0%	62.8%	\$0	0.0%	63.8%			
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.8%	0	0.0%				0	0.0%					
		Over \$1 Million	0	0.0%	\$0	0.0%	1.2%	0	0.0%				0	0.0%					
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	76.6%	\$0	0.0%	35.8%	0	0.0%	72.9%	\$0	0.0%	30.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	17.3%	\$0	0.0%	36.7%	0	0.0%	20.4%	\$0	0.0%	42.4%
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: KY Simpson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	556	12.0	
Moderate-income	0	0.0	0	0.0	0	0.0	572	12.3	
Middle-income	1	25.0	1,676	36.1	162	9.7	956	20.6	
Upper-income	3	75.0	2,971	63.9	234	7.9	2,563	55.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	4	100.0	4,647	100.0	396	8.5	4,647	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0	
Middle-income	2,669	1,530	33.2	57.3	876	32.8	263	9.9	
Upper-income	4,347	3,075	66.8	70.7	934	21.5	338	7.8	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	7,016	4,605	100.0	65.6	1,810	25.8	601	8.6	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	335	37.6	297	36.5	13	38.2	25	58.1	
Upper-income	555	62.4	516	63.5	21	61.8	18	41.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	890	100.0	813	100.0	34	100.0	43	100.0	
Percentage of Total Businesses:				91.3		3.8		4.8	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	36	31.3	36	31.3	0	0.0	0	0.0	
Upper-income	79	68.7	79	68.7	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	115	100.0	115	100.0	0	.0	0	.0	
Percentage of Total Farms:				100.0		.0		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: KY Simpson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	4	50.0%	\$272	50.6%	33.2%	2	66.7%	40.6%	\$136	63.0%	38.7%	2	40.0%	34.9%	\$136	42.2%	32.1%
	Upper	4	50.0%	\$266	49.4%	66.8%	1	33.3%	59.0%	\$80	37.0%	60.5%	3	60.0%	65.1%	\$186	57.8%	67.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$538	100.0%	100.0%	3	100.0%	100.0%	\$216	100.0%	100.0%	5	100.0%	100.0%	\$322	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	6	42.9%	\$619	40.6%	33.2%	3	37.5%	30.7%	\$412	41.2%	21.4%	3	50.0%	32.9%	\$207	39.6%	33.4%
	Upper	8	57.1%	\$905	59.4%	66.8%	5	62.5%	68.1%	\$589	58.8%	76.8%	3	50.0%	67.1%	\$316	60.4%	66.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.2%	\$0	0.0%	1.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$1,524	100.0%	100.0%	8	100.0%	100.0%	\$1,001	100.0%	100.0%	6	100.0%	100.0%	\$523	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	66.7%	\$8	72.7%	33.2%	1	100.0%	44.4%	\$3	100.0%	36.8%	1	50.0%	31.5%	\$5	62.5%	27.4%
	Upper	1	33.3%	\$3	27.3%	66.8%	0	0.0%	55.6%	\$0	0.0%	63.2%	1	50.0%	68.5%	\$3	37.5%	72.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$11	100.0%	100.0%	1	100.0%	100.0%	\$3	100.0%	100.0%	2	100.0%	100.0%	\$8	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	69.6%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	30.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	12	48.0%	\$899	43.4%	33.2%	6	50.0%	36.0%	\$551	45.2%	27.8%	6	46.2%	33.7%	\$348	40.8%	33.8%
	Upper	13	52.0%	\$1,174	56.6%	66.8%	6	50.0%	63.1%	\$669	54.8%	70.8%	7	53.8%	66.3%	\$505	59.2%	66.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$2,073	100.0%	100.0%	12	100.0%	100.0%	\$1,220	100.0%	100.0%	13	100.0%	100.0%	\$853	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	42.1%	\$102	33.9%	36.5%	1	25.0%	50.0%	\$50	41.7%	64.0%	7	46.7%	45.4%	\$52	28.7%	23.5%
	Upper	10	52.6%	\$186	61.8%	63.5%	3	75.0%	48.7%	\$70	58.3%	35.8%	7	46.7%	53.5%	\$116	64.1%	76.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	1	5.3%	\$13	4.3%		0	0.0%	1.3%	\$0	0.0%	0.2%	1	6.7%	1.1%	\$13	7.2%	0.2%
Total	19	100.0%	\$301	100.0%	100.0%	4	100.0%	100.0%	\$120	100.0%	100.0%	15	100.0%	100.0%	\$181	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	31.3%	0	0.0%	18.8%	\$0	0.0%	28.1%	0	0.0%	40.0%	\$0	0.0%	34.8%
	Upper	1	100.0%	\$20	100.0%	68.7%	0	0.0%	81.3%	\$0	0.0%	71.9%	1	100.0%	50.0%	\$20	100.0%	64.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	10.0%	\$0	0.0%	0.6%
Total	1	100.0%	\$20	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$20	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: KY Simpson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2010					2011						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$(000s)	\$ %		Bank #	Agg %	Bank \$(000s)	Agg \$ %	Agg \$ %	Bank #	Agg %	Bank \$(000s)	Agg \$ %	Agg \$ %		
HOME PURCHASE	Low	1	12.5%	\$81	15.1%	12.0%	0	0.0%	7.1%	\$0	0.0%	5.9%	1	20.0%	5.4%	\$81	25.2%	3.4%
	Moderate	3	37.5%	\$181	33.6%	12.3%	0	0.0%	17.5%	\$0	0.0%	14.5%	3	60.0%	19.1%	\$181	56.2%	13.6%
	Middle	2	25.0%	\$167	31.0%	20.6%	2	66.7%	23.1%	\$167	77.3%	22.0%	0	0.0%	24.5%	\$0	0.0%	24.0%
	Upper	2	25.0%	\$109	20.3%	55.2%	1	33.3%	38.7%	\$49	22.7%	42.5%	1	20.0%	37.8%	\$60	18.6%	46.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.7%	\$0	0.0%	15.1%	0	0.0%	13.3%	\$0	0.0%	12.2%
	Total	8	100.0%	\$538	100.0%	100.0%	3	100.0%	100.0%	\$216	100.0%	100.0%	5	100.0%	100.0%	\$322	100.0%	100.0%
REFINANCE	Low	1	7.1%	\$63	4.1%	12.0%	0	0.0%	4.6%	\$0	0.0%	1.4%	1	16.7%	2.5%	\$63	12.0%	1.1%
	Moderate	3	21.4%	\$266	17.5%	12.3%	1	12.5%	11.6%	\$83	8.3%	6.4%	2	33.3%	14.0%	\$183	35.0%	8.6%
	Middle	4	28.6%	\$274	18.0%	20.6%	2	25.0%	20.1%	\$160	16.0%	13.3%	2	33.3%	20.8%	\$114	21.8%	15.0%
	Upper	5	35.7%	\$812	53.3%	55.2%	4	50.0%	48.0%	\$649	64.8%	48.5%	1	16.7%	42.2%	\$163	31.2%	49.0%
	Unknown	1	7.1%	\$109	7.2%	0.0%	1	12.5%	15.8%	\$109	10.9%	30.4%	0	0.0%	20.5%	\$0	0.0%	26.3%
	Total	14	100.0%	\$1,524	100.0%	100.0%	8	100.0%	100.0%	\$1,001	100.0%	100.0%	6	100.0%	100.0%	\$523	100.0%	100.0%
HOME IMPROVEMENT	Low	1	33.3%	\$5	45.5%	12.0%	0	0.0%	16.7%	\$0	0.0%	4.8%	1	50.0%	11.0%	\$5	62.5%	5.6%
	Moderate	0	0.0%	\$0	0.0%	12.3%	0	0.0%	16.7%	\$0	0.0%	6.1%	0	0.0%	16.4%	\$0	0.0%	12.0%
	Middle	2	66.7%	\$6	54.5%	20.6%	1	100.0%	27.8%	\$3	100.0%	20.9%	1	50.0%	23.3%	\$3	37.5%	15.0%
	Upper	0	0.0%	\$0	0.0%	55.2%	0	0.0%	31.9%	\$0	0.0%	57.3%	0	0.0%	47.9%	\$0	0.0%	67.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.9%	\$0	0.0%	10.8%	0	0.0%	1.4%	\$0	0.0%	0.2%
	Total	3	100.0%	\$11	100.0%	100.0%	1	100.0%	100.0%	\$3	100.0%	100.0%	2	100.0%	100.0%	\$8	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	12.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	55.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	12.0%	\$149	7.2%	12.0%	0	0.0%	6.8%	\$0	0.0%	2.8%	3	23.1%	4.4%	\$149	17.5%	2.0%
	Moderate	6	24.0%	\$447	21.6%	12.3%	1	8.3%	14.1%	\$83	6.8%	8.6%	5	38.5%	16.0%	\$364	42.7%	10.2%
	Middle	8	32.0%	\$447	21.6%	20.6%	5	41.7%	21.9%	\$330	27.0%	15.7%	3	23.1%	22.3%	\$117	13.7%	17.7%
	Upper	7	28.0%	\$921	44.4%	55.2%	5	41.7%	42.7%	\$698	57.2%	46.3%	2	15.4%	41.1%	\$223	26.1%	48.2%
	Unknown	1	4.0%	\$109	5.3%	0.0%	1	8.3%	14.4%	\$109	8.9%	26.6%	0	0.0%	16.3%	\$0	0.0%	22.0%
	Total	25	100.0%	\$2,073	100.0%	100.0%	12	100.0%	100.0%	\$1,220	100.0%	100.0%	13	100.0%	100.0%	\$853	100.0%	100.0%
Small Business	Revenue	Total Businesses					1	25.0%	35.3%	\$25	20.8%	27.8%	0	0.0%	37.3%	\$0	0.0%	31.6%
		\$1 Million or Less	1	5.3%	\$25	8.3%	91.3%											
		Over \$1 Million	5	26.3%	\$140	46.5%	3.8%	3	75.0%				2	13.3%				
		Total Rev. available	6	31.6%	\$165	54.8%	95.1%	4	100.0%				2	13.3%				
	Rev. Not Known	13	68.4%	\$136	45.2%	4.8%	0	0.0%				13	86.7%					
	Total	19	100.0%	\$301	100.0%	100.0%	4	100.0%				15	100.0%					
Loan Size	\$100,000 or Less	19	100.0%	\$301	100.0%		4	100.0%	89.7%	\$120	100.0%	27.2%	15	100.0%	91.4%	\$181	100.0%	16.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.7%	\$0	0.0%	30.2%	0	0.0%	3.2%	\$0	0.0%	12.2%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	2.6%	\$0	0.0%	42.7%	0	0.0%	5.4%	\$0	0.0%	71.0%
	Total	19	100.0%	\$301	100.0%		4	100.0%	100.0%	\$120	100.0%	100.0%	15	100.0%	100.0%	\$181	100.0%	100.0%
Small Farm	Revenue	Total Farms					0	0.0%	87.5%	\$0	0.0%	98.7%	0	0.0%	40.0%	\$0	0.0%	62.5%
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%											
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%				
		Not Known	1	100.0%	\$20	100.0%	0.0%	0	0.0%				1	100.0%				
	Total	1	100.0%	\$20	100.0%	100.0%	0	0.0%				1	100.0%					
	Loan Size	\$100,000 or Less	1	100.0%	\$20	100.0%		0	0.0%	62.5%	\$0	0.0%	18.9%	1	100.0%	60.0%	\$20	100.0%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	31.3%	\$0	0.0%	58.1%	0	0.0%	40.0%	\$0	0.0%	93.4%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	6.3%	\$0	0.0%	23.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total		1	100.0%	\$20	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$20	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: LA Alexandria

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	8.8	1,271	3.8	639	50.3	7,642	22.9
Moderate-income	9	26.5	6,253	18.8	1,951	31.2	5,546	16.6
Middle-income	13	38.2	13,829	41.5	1,981	14.3	6,184	18.5
Upper-income	9	26.5	11,986	36.0	883	7.4	13,967	41.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	34	100.0	33,339	100.0	5,454	16.4	33,339	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,576	860	2.7	33.4	1,287	50.0	429	16.7
Moderate-income	10,370	5,052	15.8	48.7	4,130	39.8	1,188	11.5
Middle-income	21,702	13,695	42.7	63.1	5,896	27.2	2,111	9.7
Upper-income	17,390	12,448	38.8	71.6	3,752	21.6	1,190	6.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	52,038	32,055	100.0	61.6	15,065	28.9	4,918	9.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	572	8.5	485	8.0	47	13.5	40	13.5
Moderate-income	975	14.5	866	14.2	61	17.5	48	16.2
Middle-income	2,532	37.6	2,290	37.6	134	38.5	108	36.4
Upper-income	2,663	39.5	2,456	40.3	106	30.5	101	34.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,742	100.0	6,097	100.0	348	100.0	297	100.0
Percentage of Total Businesses:				90.4		5.2		4.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.6	1	0.6	0	0.0	0	0.0
Moderate-income	6	3.4	6	3.6	0	0.0	0	0.0
Middle-income	92	52.6	84	50.9	6	75.0	2	100.0
Upper-income	76	43.4	74	44.8	2	25.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	175	100.0	165	100.0	8	100.0	2	100.0
Percentage of Total Farms:				94.3		4.6		1.1

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: LA Alexandria

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	0.6%	\$0	0.0%	0.3%	0	0.0%	0.7%	\$0	0.0%	0.4%
	Moderate	4	4.8%	\$261	2.1%	15.8%	2	6.3%	6.9%	\$182	3.5%	4.5%	2	3.9%	5.7%	\$79	1.1%	3.0%
	Middle	37	44.6%	\$4,884	38.8%	42.7%	13	40.6%	37.3%	\$1,708	33.2%	32.0%	24	47.1%	38.3%	\$3,176	42.6%	33.2%
	Upper	42	50.6%	\$7,450	59.2%	38.8%	17	53.1%	55.1%	\$3,247	63.2%	63.2%	25	49.0%	55.3%	\$4,203	56.4%	63.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	83	100.0%	\$12,595	100.0%	100.0%	32	100.0%	100.0%	\$5,137	100.0%	100.0%	51	100.0%	100.0%	\$7,458	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	0.6%	\$0	0.0%	0.8%	0	0.0%	0.5%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	6.0%	\$0	0.0%	3.5%	0	0.0%	5.6%	\$0	0.0%	3.5%
	Middle	34	33.3%	\$3,327	24.1%	42.7%	26	35.1%	31.3%	\$2,725	26.4%	26.6%	8	28.6%	36.7%	\$602	17.3%	33.6%
	Upper	68	66.7%	\$10,488	75.9%	38.8%	48	64.9%	62.1%	\$7,609	73.6%	69.0%	20	71.4%	57.2%	\$2,879	82.7%	62.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	102	100.0%	\$13,815	100.0%	100.0%	74	100.0%	100.0%	\$10,334	100.0%	100.0%	28	100.0%	100.0%	\$3,481	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	1.6%	\$0	0.0%	1.0%	0	0.0%	0.7%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	12.1%	\$0	0.0%	8.4%	0	0.0%	7.1%	\$0	0.0%	2.9%
	Middle	6	42.9%	\$67	55.4%	42.7%	3	100.0%	45.9%	\$34	100.0%	41.2%	3	27.3%	46.1%	\$33	37.9%	37.4%
	Upper	8	57.1%	\$54	44.6%	38.8%	0	0.0%	40.4%	\$0	0.0%	49.4%	8	72.7%	46.1%	\$54	62.1%	59.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$121	100.0%	100.0%	3	100.0%	100.0%	\$34	100.0%	100.0%	11	100.0%	100.0%	\$87	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.3%	0	0.0%	23.5%	\$0	0.0%	12.0%	0	0.0%	40.0%	\$0	0.0%	23.3%
	Middle	0	0.0%	\$0	0.0%	24.7%	0	0.0%	47.1%	\$0	0.0%	15.6%	0	0.0%	30.0%	\$0	0.0%	49.9%
	Upper	0	0.0%	\$0	0.0%	49.5%	0	0.0%	29.4%	\$0	0.0%	72.4%	0	0.0%	30.0%	\$0	0.0%	26.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	0.7%	\$0	0.0%	0.6%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	4	2.0%	\$261	1.0%	15.8%	2	1.8%	6.9%	\$182	1.2%	4.2%	2	2.2%	5.9%	\$79	0.7%	3.5%
	Middle	77	38.7%	\$8,278	31.2%	42.7%	42	38.5%	34.9%	\$4,467	28.8%	28.9%	35	38.9%	38.1%	\$3,811	34.6%	33.7%
	Upper	118	59.3%	\$17,992	67.8%	38.8%	65	59.6%	57.5%	\$10,856	70.0%	66.2%	53	58.9%	55.5%	\$7,136	64.7%	62.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	199	100.0%	\$26,531	100.0%	100.0%	109	100.0%	100.0%	\$15,505	100.0%	100.0%	90	100.0%	100.0%	\$11,026	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	21	8.5%	\$1,538	10.0%	8.0%	5	6.2%	7.1%	\$390	5.4%	8.7%	16	9.6%	8.2%	\$1,148	14.0%	13.2%
	Moderate	23	9.3%	\$2,067	13.4%	14.2%	7	8.6%	10.2%	\$648	9.0%	11.6%	16	9.6%	9.3%	\$1,419	17.3%	11.5%
	Middle	85	34.3%	\$6,060	39.3%	37.6%	28	34.6%	36.9%	\$3,263	45.4%	36.5%	57	34.1%	34.9%	\$2,797	34.1%	30.8%
	Upper	119	48.0%	\$5,736	37.2%	40.3%	41	50.6%	42.5%	\$2,886	40.2%	42.2%	78	46.7%	44.7%	\$2,850	34.7%	44.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.3%	\$0	0.0%	1.0%	0	0.0%	2.9%	\$0	0.0%	0.4%
Total	248	100.0%	\$15,401	100.0%	100.0%	81	100.0%	100.0%	\$7,187	100.0%	100.0%	167	100.0%	100.0%	\$8,214	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	2.1%	\$0	0.0%	0.8%	0	0.0%	2.3%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	3.6%	0	0.0%	8.3%	\$0	0.0%	1.9%	0	0.0%	2.3%	\$0	0.0%	0.1%
	Middle	0	0.0%	\$0	0.0%	50.9%	0	0.0%	81.3%	\$0	0.0%	87.5%	0	0.0%	68.2%	\$0	0.0%	72.3%
	Upper	1	100.0%	\$75	100.0%	44.8%	0	0.0%	8.3%	\$0	0.0%	9.8%	1	100.0%	22.7%	\$75	100.0%	26.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.5%	\$0	0.0%	0.3%
Total	1	100.0%	\$75	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$75	100.0%	100.0%	

Originations & Purchases

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Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: LA Alexandria

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count		Dollar		#	Count		Dollar		Count		Dollar						
		#	%	\$(000s)	%		%	%	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
HOME PURCHASE	Low	2	2.4%	\$161	1.3%	22.9%	1	3.1%	3.9%	\$88	1.7%	2.0%	1	2.0%	4.8%	\$73	1.0%	2.4%	
	Moderate	14	16.9%	\$1,497	11.9%	16.6%	1	3.1%	15.9%	\$102	2.0%	12.2%	13	25.5%	17.1%	\$1,395	18.7%	12.0%	
	Middle	24	28.9%	\$3,174	25.2%	18.5%	11	34.4%	23.8%	\$1,431	27.9%	21.9%	13	25.5%	22.0%	\$1,743	23.4%	19.3%	
	Upper	43	51.8%	\$7,763	61.6%	41.9%	19	59.4%	45.2%	\$3,516	68.4%	55.5%	24	47.1%	44.2%	\$4,247	56.9%	57.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.2%	\$0	0.0%	8.3%	0	0.0%	12.0%	\$0	0.0%	8.5%	
	Total	83	100.0%	\$12,595	100.0%	100.0%	32	100.0%	100.0%	\$5,137	100.0%	100.0%	51	100.0%	100.0%	\$7,458	100.0%	100.0%	
REFINANCE	Low	2	2.0%	\$93	0.7%	22.9%	1	1.4%	2.6%	\$48	0.5%	1.1%	1	3.6%	4.1%	\$45	1.3%	1.8%	
	Moderate	14	13.7%	\$1,256	9.1%	16.6%	7	9.5%	10.9%	\$596	5.8%	6.9%	7	25.0%	9.5%	\$660	19.0%	5.7%	
	Middle	22	21.6%	\$2,450	17.7%	18.5%	16	21.6%	15.6%	\$1,843	17.8%	12.2%	6	21.4%	15.4%	\$607	17.4%	12.7%	
	Upper	63	61.8%	\$9,844	71.3%	41.9%	50	67.6%	54.9%	\$7,847	75.9%	63.9%	13	46.4%	53.3%	\$1,997	57.4%	62.0%	
	Unknown	1	1.0%	\$172	1.2%	0.0%	0	0.0%	16.1%	\$0	0.0%	15.9%	1	3.6%	17.7%	\$172	4.9%	17.8%	
	Total	102	100.0%	\$13,815	100.0%	100.0%	74	100.0%	100.0%	\$10,334	100.0%	100.0%	28	100.0%	100.0%	\$3,481	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	28.6%	\$13	10.7%	22.9%	1	33.3%	7.3%	\$3	8.8%	2.0%	3	27.3%	12.9%	\$10	11.5%	5.3%	
	Moderate	3	21.4%	\$18	14.9%	16.6%	0	0.0%	13.4%	\$0	0.0%	8.0%	3	27.3%	13.6%	\$18	20.7%	8.4%	
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	18.8%	\$0	0.0%	16.5%	0	0.0%	22.7%	\$0	0.0%	20.2%	
	Upper	7	50.0%	\$90	74.4%	41.9%	2	66.7%	45.2%	\$31	91.2%	55.9%	5	45.5%	41.7%	\$59	67.8%	58.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.3%	\$0	0.0%	17.6%	0	0.0%	9.2%	\$0	0.0%	7.5%	
	Total	14	100.0%	\$121	100.0%	100.0%	3	100.0%	100.0%	\$34	100.0%	100.0%	11	100.0%	100.0%	\$87	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	4.0%	\$267	1.0%	22.9%	3	2.8%	3.5%	\$139	0.9%	1.5%	5	5.6%	5.1%	\$128	1.2%	2.1%	
	Moderate	31	15.6%	\$2,771	10.4%	16.6%	8	7.3%	13.0%	\$698	4.5%	8.9%	23	25.6%	12.9%	\$2,073	18.8%	8.4%	
	Middle	46	23.1%	\$5,624	21.2%	18.5%	27	24.8%	19.0%	\$3,274	21.1%	16.0%	19	21.1%	18.6%	\$2,350	21.3%	15.6%	
	Upper	113	56.8%	\$17,697	66.7%	41.9%	71	65.1%	50.1%	\$11,394	73.5%	58.7%	42	46.7%	48.5%	\$6,303	57.2%	59.6%	
	Unknown	1	0.5%	\$172	0.6%	0.0%	0	0.0%	14.4%	\$0	0.0%	15.0%	1	1.1%	14.9%	\$172	1.6%	14.3%	
	Total	199	100.0%	\$26,531	100.0%	100.0%	109	100.0%	100.0%	\$15,505	100.0%	100.0%	90	100.0%	100.0%	\$11,026	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	81	32.7%	\$3,922	25.5%	90.4%	39	48.1%	43.4%	\$2,289	31.8%	59.5%	42	25.1%	45.8%	\$1,633	19.9%	58.2%
		Over \$1 Million	31	12.5%	\$8,112	52.7%	5.2%	16	19.8%				15	9.0%					
		Total Rev. available	112	45.2%	\$12,034	78.2%	95.6%	55	67.9%				57	34.1%					
		Rev. Not Known	136	54.8%	\$3,367	21.9%	4.4%	26	32.1%				110	65.9%					
		Total	248	100.0%	\$15,401	100.0%	100.0%	81	100.0%				167	100.0%					
	Loan Size	\$100,000 or Less	219	88.3%	\$5,451	35.4%		67	82.7%	86.6%	\$2,160	30.1%	26.5%	152	91.0%	88.6%	\$3,291	40.1%	28.5%
\$100,001 - \$250,000		11	4.4%	\$2,148	13.9%		6	7.4%	7.3%	\$1,380	19.2%	21.3%	5	3.0%	6.7%	\$768	9.3%	22.3%	
\$250,001 - \$1 Million		18	7.3%	\$7,802	50.7%		8	9.9%	6.1%	\$3,647	50.7%	52.2%	10	6.0%	4.7%	\$4,155	50.6%	49.2%	
Total		248	100.0%	\$15,401	100.0%		81	100.0%	100.0%	\$7,187	100.0%	100.0%	167	100.0%	100.0%	\$8,214	100.0%	100.0%	
Small Farm		Revenue	\$1 Million or Less	1	100.0%	\$75	100.0%	94.3%	0	0.0%	66.7%	\$0	0.0%	68.9%	1	100.0%	75.0%	\$75	100.0%
	Over \$1 Million		0	0.0%	\$0	0.0%	4.6%	0	0.0%				0	0.0%					
	Not Known		0	0.0%	\$0	0.0%	1.1%	0	0.0%				0	0.0%					
	Total		1	100.0%	\$75	100.0%	100.0%	0	0.0%				1	100.0%					
	Loan Size	\$100,000 or Less	1	100.0%	\$75	100.0%		0	0.0%	77.1%	\$0	0.0%	28.7%	1	100.0%	72.7%	\$75	100.0%	23.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.3%	\$0	0.0%	12.1%	0	0.0%	11.4%	\$0	0.0%	18.3%
Total		1	100.0%	\$75	100.0%		0	0.0%	14.6%	\$0	0.0%	59.2%	0	0.0%	15.9%	\$0	0.0%	58.3%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: LA Houma

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.4	561	1.1	247	44.0	11,831	22.8
Moderate-income	6	14.3	7,735	14.9	1,806	23.3	8,293	16.0
Middle-income	28	66.7	35,861	69.1	4,960	13.8	10,800	20.8
Upper-income	6	14.3	7,737	14.9	528	6.8	20,970	40.4
Unknown-income	1	2.4	0	0.0	0	0.0	0	0.0
Total Assessment Area	42	100.0	51,894	100.0	7,541	14.5	51,894	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,064	406	0.8	38.2	532	50.0	126	11.8
Moderate-income	11,701	7,578	14.5	64.8	2,288	19.6	1,835	15.7
Middle-income	51,830	36,379	69.7	70.2	10,957	21.1	4,494	8.7
Upper-income	10,374	7,818	15.0	75.4	2,092	20.2	464	4.5
Unknown-income	4	0	0.0	0.0	4	100.0	0	0.0
Total Assessment Area	74,973	52,181	100.0	69.6	15,873	21.2	6,919	9.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	119	1.2	106	1.2	6	1.0	7	1.7
Moderate-income	1,191	12.4	1,027	11.9	109	17.9	55	13.5
Middle-income	6,353	66.1	5,734	66.7	361	59.4	258	63.4
Upper-income	1,892	19.7	1,689	19.6	125	20.6	78	19.2
Unknown-income	58	0.6	42	0.5	7	1.2	9	2.2
Total Assessment Area	9,613	100.0	8,598	100.0	608	100.0	407	100.0
Percentage of Total Businesses:				89.4		6.3		4.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.7	1	0.7	0	0.0	0	0.0
Moderate-income	24	15.8	21	14.4	2	50.0	1	50.0
Middle-income	100	65.8	98	67.1	1	25.0	1	50.0
Upper-income	27	17.8	26	17.8	1	25.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	152	100.0	146	100.0	4	100.0	2	100.0
Percentage of Total Farms:				96.1		2.6		1.3

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: LA Houma

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	Bank #	Agg %	Bank \$ (000s)	Agg %	Bank #	Agg %	Bank \$ (000s)	Agg %					
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.6%	\$0	0.0%	0.5%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	6	7.0%	\$451	3.4%	14.5%	3	7.1%	8.5%	\$246	3.6%	6.1%	3	6.8%	8.7%	\$205	3.3%	6.5%
	Middle	53	61.6%	\$7,785	59.4%	69.7%	28	66.7%	67.1%	\$4,415	64.8%	63.2%	25	56.8%	66.2%	\$3,370	53.6%	61.0%
	Upper	27	31.4%	\$4,864	37.1%	15.0%	11	26.2%	23.8%	\$2,157	31.6%	30.2%	16	36.4%	24.8%	\$2,707	43.1%	32.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	86	100.0%	\$13,100	100.0%	100.0%	42	100.0%	100.0%	\$6,818	100.0%	100.0%	44	100.0%	100.0%	\$6,282	100.0%	100.0%
REFINANCE	Low	3	1.6%	\$274	1.1%	0.8%	2	1.9%	0.4%	\$147	1.0%	0.2%	1	1.2%	0.3%	\$127	1.1%	0.2%
	Moderate	12	6.3%	\$948	3.7%	14.5%	4	3.7%	6.6%	\$281	1.9%	5.2%	8	9.6%	6.4%	\$667	6.0%	5.2%
	Middle	125	65.4%	\$17,056	65.9%	69.7%	76	70.4%	65.1%	\$10,384	70.3%	59.7%	49	59.0%	66.9%	\$6,672	60.1%	60.3%
	Upper	51	26.7%	\$7,589	29.3%	15.0%	26	24.1%	27.8%	\$3,954	26.8%	34.9%	25	30.1%	26.4%	\$3,635	32.7%	34.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	191	100.0%	\$25,867	100.0%	100.0%	108	100.0%	100.0%	\$14,766	100.0%	100.0%	83	100.0%	100.0%	\$11,101	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.7%	\$0	0.0%	0.2%	0	0.0%	0.9%	\$0	0.0%	0.3%
	Moderate	4	21.1%	\$31	20.7%	14.5%	2	22.2%	10.2%	\$8	9.0%	5.5%	2	20.0%	11.6%	\$23	37.7%	9.2%
	Middle	13	68.4%	\$113	75.3%	69.7%	7	77.8%	68.3%	\$81	91.0%	61.2%	6	60.0%	71.0%	\$32	52.5%	65.7%
	Upper	2	10.5%	\$6	4.0%	15.0%	0	0.0%	20.8%	\$0	0.0%	33.1%	2	20.0%	16.5%	\$6	9.8%	24.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$150	100.0%	100.0%	9	100.0%	100.0%	\$89	100.0%	100.0%	10	100.0%	100.0%	\$61	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.0%	0	0.0%	8.0%	\$0	0.0%	9.8%	0	0.0%	5.0%	\$0	0.0%	0.6%
	Middle	0	0.0%	\$0	0.0%	61.9%	0	0.0%	84.0%	\$0	0.0%	81.7%	0	0.0%	75.0%	\$0	0.0%	17.9%
	Upper	0	0.0%	\$0	0.0%	28.3%	0	0.0%	8.0%	\$0	0.0%	8.5%	0	0.0%	20.0%	\$0	0.0%	81.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	1.0%	\$274	0.7%	0.8%	2	1.3%	0.5%	\$147	0.7%	0.3%	1	0.7%	0.4%	\$127	0.7%	0.2%
	Moderate	22	7.4%	\$1,430	3.7%	14.5%	9	5.7%	7.6%	\$535	2.5%	5.5%	13	9.5%	7.7%	\$895	5.1%	5.7%
	Middle	191	64.5%	\$24,954	63.8%	69.7%	111	69.8%	66.1%	\$14,880	68.7%	61.1%	80	58.4%	67.0%	\$10,074	57.8%	59.2%
	Upper	80	27.0%	\$12,459	31.9%	15.0%	37	23.3%	25.8%	\$6,111	28.2%	33.0%	43	31.4%	24.9%	\$6,348	36.4%	35.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	296	100.0%	\$39,117	100.0%	100.0%	159	100.0%	100.0%	\$21,673	100.0%	100.0%	137	100.0%	100.0%	\$17,444	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	1.4%	\$0	0.0%	0.1%	0	0.0%	1.0%	\$0	0.0%	0.3%
	Moderate	24	10.5%	\$2,958	14.4%	11.9%	9	12.9%	12.1%	\$2,208	20.9%	18.4%	15	9.4%	12.0%	\$750	7.5%	17.3%
	Middle	127	55.5%	\$11,086	54.0%	66.7%	40	57.1%	58.2%	\$6,057	57.3%	55.6%	87	54.7%	59.1%	\$5,029	50.6%	57.3%
	Upper	71	31.0%	\$6,172	30.1%	19.6%	18	25.7%	22.5%	\$2,184	20.7%	22.9%	53	33.3%	22.3%	\$3,988	40.1%	21.7%
	Unknown	7	3.1%	\$303	1.5%	0.5%	3	4.3%	0.5%	\$125	1.2%	0.3%	4	2.5%	0.5%	\$178	1.8%	0.2%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.3%	\$0	0.0%	2.7%	0	0.0%	5.0%	\$0	0.0%	3.3%	
Total	229	100.0%	\$20,519	100.0%	100.0%	70	100.0%	100.0%	\$10,574	100.0%	100.0%	159	100.0%	100.0%	\$9,945	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.4%	0	0.0%	21.2%	\$0	0.0%	30.0%	0	0.0%	4.3%	\$0	0.0%	3.8%
	Middle	0	0.0%	\$0	0.0%	67.1%	0	0.0%	57.6%	\$0	0.0%	39.2%	0	0.0%	56.5%	\$0	0.0%	50.8%
	Upper	1	100.0%	\$15	100.0%	17.8%	0	0.0%	18.2%	\$0	0.0%	30.8%	1	100.0%	34.8%	\$15	100.0%	42.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	0.0%	0	0.0%	4.3%	\$0	0.0%	3.0%	
Total	1	100.0%	\$15	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$15	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: LA Houma

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison													
		Bank		Families by Family Income		2010			2011											
		Count		Dollar		#	Count		Dollar		Count		Dollar							
		#	%	\$(000s)	%		%	%	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
HOME PURCHASE	Low	4	4.7%	\$447	3.4%	22.8%	2	4.8%	4.0%	\$250	3.7%	2.0%	2	4.5%	3.9%	\$197	3.1%	1.9%		
	Moderate	14	16.3%	\$1,487	11.4%	16.0%	5	11.9%	20.4%	\$528	7.7%	14.6%	9	20.5%	21.3%	\$959	15.3%	16.8%		
	Middle	22	25.6%	\$2,785	21.3%	20.8%	15	35.7%	27.3%	\$2,070	30.4%	26.5%	7	15.9%	25.3%	\$715	11.4%	23.6%		
	Upper	46	53.5%	\$8,381	64.0%	40.4%	20	47.6%	40.8%	\$3,970	58.2%	50.1%	26	59.1%	37.9%	\$4,411	70.2%	48.2%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.5%	\$0	0.0%	6.8%	0	0.0%	11.7%	\$0	0.0%	9.5%		
	Total	86	100.0%	\$13,100	100.0%	100.0%	42	100.0%	100.0%	\$6,818	100.0%	100.0%	44	100.0%	100.0%	\$6,282	100.0%	100.0%		
REFINANCE	Low	9	4.7%	\$562	2.2%	22.8%	5	4.6%	3.7%	\$283	1.9%	1.7%	4	4.8%	4.6%	\$279	2.5%	2.1%		
	Moderate	17	8.9%	\$1,483	5.7%	16.0%	7	6.5%	9.7%	\$675	4.6%	6.2%	10	12.0%	11.6%	\$808	7.3%	7.3%		
	Middle	48	25.1%	\$5,678	22.0%	20.8%	30	27.8%	19.5%	\$3,541	24.0%	15.4%	18	21.7%	17.9%	\$2,137	19.3%	14.3%		
	Upper	113	59.2%	\$17,488	67.6%	40.4%	62	57.4%	54.2%	\$9,611	65.1%	61.0%	51	61.4%	51.2%	\$7,877	71.0%	58.3%		
	Unknown	4	2.1%	\$656	2.5%	0.0%	4	3.7%	12.8%	\$656	4.4%	15.8%	0	0.0%	14.7%	\$0	0.0%	18.0%		
	Total	191	100.0%	\$25,867	100.0%	100.0%	108	100.0%	100.0%	\$14,766	100.0%	100.0%	83	100.0%	100.0%	\$11,101	100.0%	100.0%		
HOME IMPROVEMENT	Low	5	26.3%	\$35	23.3%	22.8%	3	33.3%	9.7%	\$28	31.5%	3.7%	2	20.0%	8.0%	\$7	11.5%	2.5%		
	Moderate	2	10.5%	\$10	6.7%	16.0%	1	11.1%	14.7%	\$3	3.4%	9.3%	1	10.0%	15.6%	\$7	11.5%	13.3%		
	Middle	6	31.6%	\$43	28.7%	20.8%	3	33.3%	16.1%	\$31	34.8%	14.3%	3	30.0%	18.7%	\$12	19.7%	19.9%		
	Upper	6	31.6%	\$62	41.3%	40.4%	2	22.2%	44.6%	\$27	30.3%	64.0%	4	40.0%	44.0%	\$35	57.4%	56.5%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.9%	\$0	0.0%	8.7%	0	0.0%	13.8%	\$0	0.0%	7.7%		
	Total	19	100.0%	\$150	100.0%	100.0%	9	100.0%	100.0%	\$89	100.0%	100.0%	10	100.0%	100.0%	\$61	100.0%	100.0%		
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
HMDA TOTALS	Low	18	6.1%	\$1,044	2.7%	22.8%	10	6.3%	4.3%	\$561	2.6%	1.8%	8	5.8%	4.7%	\$483	2.8%	2.0%		
	Moderate	33	11.1%	\$2,980	7.6%	16.0%	13	8.2%	13.6%	\$1,206	5.6%	9.2%	20	14.6%	15.3%	\$1,774	10.2%	10.7%		
	Middle	76	25.7%	\$8,506	21.7%	20.8%	48	30.2%	21.7%	\$5,642	26.0%	19.1%	28	20.4%	20.5%	\$2,864	16.4%	17.4%		
	Upper	165	55.7%	\$25,931	66.3%	40.4%	84	52.8%	48.8%	\$13,608	62.8%	56.8%	81	59.1%	45.7%	\$12,323	70.6%	52.3%		
	Unknown	4	1.4%	\$656	1.7%	0.0%	4	2.5%	11.6%	\$656	3.0%	13.1%	0	0.0%	13.8%	\$0	0.0%	17.6%		
	Total	296	100.0%	\$39,117	100.0%	100.0%	159	100.0%	100.0%	\$21,673	100.0%	100.0%	137	100.0%	100.0%	\$17,444	100.0%	100.0%		
Small Business	Revenue	\$1 Million or Less	54	23.6%	\$3,776	18.4%	Total Businesses		22	31.4%	22.8%	\$1,283	12.1%	22.3%	32	20.1%	33.0%	\$2,493	25.1%	27.0%
		Over \$1 Million	58	25.3%	\$14,549	70.9%			32	45.7%				26	16.4%					
		Total Rev. available	112	48.9%	\$18,325	89.3%	95.7%		54	77.1%				58	36.5%					
		Rev. Not Known	117	51.1%	\$2,194	10.7%	4.2%		16	22.9%				101	63.5%					
		Total	229	100.0%	\$20,519	100.0%	100.0%		70	100.0%				159	100.0%					
	Loan Size	\$100,000 or Less	183	79.9%	\$4,534	22.1%			43	61.4%	89.1%	\$1,383	13.1%	24.5%	140	88.1%	91.7%	\$3,151	31.7%	28.7%
\$100,001 - \$250,000		24	10.5%	\$4,448	21.7%			16	22.9%	4.7%	\$3,064	29.0%	14.7%	8	5.0%	3.6%	\$1,384	13.9%	13.9%	
\$250,001 - \$1 Million		22	9.6%	\$11,537	56.2%			11	15.7%	6.2%	\$6,127	57.9%	60.8%	11	6.9%	4.6%	\$5,410	54.4%	57.4%	
Total		229	100.0%	\$20,519	100.0%			70	100.0%	100.0%	\$10,574	100.0%	100.0%	159	100.0%	100.0%	\$9,945	100.0%	100.0%	
Total		229	100.0%	\$20,519	100.0%			70	100.0%	100.0%	\$10,574	100.0%	100.0%	159	100.0%	100.0%	\$9,945	100.0%	100.0%	
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms		0	0.0%	60.6%	\$0	0.0%	81.4%	0	0.0%	60.9%	\$0	0.0%	71.1%
		Over \$1 Million	0	0.0%	\$0	0.0%			0	0.0%				0	0.0%					
		Not Known	1	100.0%	\$15	100.0%	1.3%		0	0.0%				1	100.0%					
		Total	1	100.0%	\$15	100.0%	100.0%		0	0.0%				1	100.0%					
	Loan Size	\$100,000 or Less	1	100.0%	\$15	100.0%			0	0.0%	97.0%	\$0	0.0%	80.7%	1	100.0%	100.0%	\$15	100.0%	100.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%			0	0.0%	3.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%			0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	1	100.0%	\$15	100.0%			0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$15	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: LA Lafayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	9.8	2,148	4.4	798	37.2	10,503	21.4
Moderate-income	6	14.6	6,564	13.4	1,486	22.6	7,715	15.7
Middle-income	16	39.0	21,317	43.4	2,317	10.9	9,364	19.1
Upper-income	15	36.6	19,079	38.9	1,210	6.3	21,526	43.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	41	100.0	49,108	100.0	5,811	11.8	49,108	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	#	%	#	%	
Low-income	3,425	1,544	3.2	45.1	1,554	45.4	327	9.5
Moderate-income	10,304	6,073	12.7	58.9	3,426	33.2	805	7.8
Middle-income	34,646	20,376	42.6	58.8	11,424	33.0	2,846	8.2
Upper-income	29,747	19,810	41.4	66.6	8,165	27.4	1,772	6.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	78,122	47,803	100.0	61.2	24,569	31.4	5,750	7.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	462	3.6	383	3.4	47	5.3	32	4.8
Moderate-income	1,062	8.2	967	8.5	53	6.0	42	6.4
Middle-income	5,656	43.9	4,982	43.9	381	43.1	293	44.3
Upper-income	5,712	44.3	5,014	44.2	404	45.6	294	44.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12,892	100.0	11,346	100.0	885	100.0	661	100.0
Percentage of Total Businesses:				88.0		6.9		5.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	1	1.0	1	1.0	0	0.0	0	0.0
Moderate-income	10	9.6	10	9.8	0	0.0	0	0.0
Middle-income	46	44.2	44	43.1	1	100.0	1	100.0
Upper-income	47	45.2	47	46.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	104	100.0	102	100.0	1	100.0	1	100.0
Percentage of Total Farms:				98.1		1.0		1.0

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: LA Lafayette

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	0.9%	\$0	0.0%	0.6%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	3	6.3%	\$266	2.9%	12.7%	2	7.7%	11.5%	\$156	3.4%	9.5%	1	4.5%	10.8%	\$110	2.4%	8.2%
	Middle	18	37.5%	\$2,590	28.4%	42.6%	11	42.3%	34.9%	\$1,427	31.0%	29.2%	7	31.8%	35.5%	\$1,163	25.7%	30.8%
	Upper	27	56.3%	\$6,265	68.7%	41.4%	13	50.0%	52.7%	\$3,020	65.6%	60.7%	14	63.6%	53.3%	\$3,245	71.8%	60.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	48	100.0%	\$9,121	100.0%	100.0%	26	100.0%	100.0%	\$4,603	100.0%	100.0%	22	100.0%	100.0%	\$4,518	100.0%	100.0%
REFINANCE	Low	1	1.2%	\$74	0.6%	3.2%	1	1.8%	0.4%	\$74	0.9%	0.2%	0	0.0%	0.6%	\$0	0.0%	0.5%
	Moderate	8	9.6%	\$925	7.5%	12.7%	4	7.3%	5.1%	\$350	4.1%	3.7%	4	14.3%	6.0%	\$575	15.1%	4.9%
	Middle	24	28.9%	\$2,894	23.6%	42.6%	15	27.3%	33.8%	\$2,090	24.8%	29.0%	9	32.1%	34.9%	\$804	21.1%	28.8%
	Upper	50	60.2%	\$8,364	68.2%	41.4%	35	63.6%	60.7%	\$5,927	70.2%	67.1%	15	53.6%	58.5%	\$2,437	63.9%	65.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	83	100.0%	\$12,257	100.0%	100.0%	55	100.0%	100.0%	\$8,441	100.0%	100.0%	28	100.0%	100.0%	\$3,816	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	1.2%	\$0	0.0%	1.1%	0	0.0%	2.6%	\$0	0.0%	0.5%
	Moderate	1	9.1%	\$3	2.4%	12.7%	0	0.0%	12.2%	\$0	0.0%	6.2%	1	11.1%	9.6%	\$3	3.3%	5.1%
	Middle	7	63.6%	\$99	78.0%	42.6%	2	100.0%	44.9%	\$35	100.0%	33.7%	5	55.6%	45.3%	\$64	69.6%	44.8%
	Upper	3	27.3%	\$25	19.7%	41.4%	0	0.0%	41.8%	\$0	0.0%	59.0%	3	33.3%	42.4%	\$25	27.2%	49.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$127	100.0%	100.0%	2	100.0%	100.0%	\$35	100.0%	100.0%	9	100.0%	100.0%	\$92	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	11.1%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	7.8%	0	0.0%	5.3%	\$0	0.0%	0.3%	0	0.0%	5.6%	\$0	0.0%	4.4%
	Middle	0	0.0%	\$0	0.0%	50.0%	0	0.0%	78.9%	\$0	0.0%	98.5%	0	0.0%	44.4%	\$0	0.0%	24.1%
	Upper	0	0.0%	\$0	0.0%	38.2%	0	0.0%	15.8%	\$0	0.0%	1.3%	0	0.0%	38.9%	\$0	0.0%	70.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.7%	\$74	0.3%	3.2%	1	1.2%	0.7%	\$74	0.6%	0.4%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	12	8.5%	\$1,194	5.6%	12.7%	6	7.2%	8.2%	\$506	3.9%	6.1%	6	10.2%	8.4%	\$688	8.2%	6.4%
	Middle	49	34.5%	\$5,583	26.0%	42.6%	28	33.7%	34.9%	\$3,552	27.2%	31.0%	21	35.6%	35.7%	\$2,031	24.1%	29.7%
	Upper	80	56.3%	\$14,654	68.1%	41.4%	48	57.8%	56.3%	\$8,947	68.4%	62.5%	32	54.2%	55.4%	\$5,707	67.7%	63.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	142	100.0%	\$21,505	100.0%	100.0%	83	100.0%	100.0%	\$13,079	100.0%	100.0%	59	100.0%	100.0%	\$8,426	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	2	1.1%	\$225	1.3%	3.4%	1	1.6%	2.4%	\$202	2.1%	1.5%	1	0.8%	1.8%	\$23	0.3%	1.7%
	Moderate	2	1.1%	\$260	1.5%	8.5%	0	0.0%	7.9%	\$0	0.0%	6.2%	2	1.6%	6.6%	\$260	3.2%	6.9%
	Middle	78	41.9%	\$6,914	38.8%	43.9%	31	50.0%	37.0%	\$4,901	50.6%	42.1%	47	37.9%	38.0%	\$2,013	24.8%	37.7%
	Upper	104	55.9%	\$10,404	58.4%	44.2%	30	48.4%	48.6%	\$4,592	47.4%	48.3%	74	59.7%	49.7%	\$5,812	71.7%	50.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.2%	\$0	0.0%	1.9%	0	0.0%	3.9%	\$0	0.0%	3.3%
Total	186	100.0%	\$17,803	100.0%	100.0%	62	100.0%	100.0%	\$9,695	100.0%	100.0%	124	100.0%	100.0%	\$8,108	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.8%	0	0.0%	11.8%	\$0	0.0%	3.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	43.1%	0	0.0%	47.1%	\$0	0.0%	54.9%	0	0.0%	75.0%	\$0	0.0%	96.9%
	Upper	0	0.0%	\$0	0.0%	46.1%	0	0.0%	29.4%	\$0	0.0%	28.1%	0	0.0%	12.5%	\$0	0.0%	1.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	11.8%	\$0	0.0%	13.1%	0	0.0%	12.5%	\$0	0.0%	2.1%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: LA Lafayette

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison														
		Bank		Families by Family Income		2010			2011												
		Count	Dollar	Count	Dollar	Bank	Agg	Dollar	Agg	2010			2011								
										Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$(000s)	%	%	%	\$(000s)	%	%	#	%	%	\$(000s)	%	%							
HOME PURCHASE	Low	2	4.2%	\$160	1.8%	21.4%	1	3.8%	5.5%	\$106	2.3%	3.0%	1	4.5%	5.6%	\$54	1.2%	3.2%			
	Moderate	9	18.8%	\$1,042	11.4%	15.7%	4	15.4%	22.8%	\$421	9.1%	17.8%	5	22.7%	22.3%	\$621	13.7%	17.6%			
	Middle	10	20.8%	\$1,541	16.9%	19.1%	4	15.4%	26.6%	\$505	11.0%	25.0%	6	27.3%	25.4%	\$1,036	22.9%	24.0%			
	Upper	27	56.3%	\$6,378	69.9%	43.8%	17	65.4%	38.2%	\$3,571	77.6%	47.3%	10	45.5%	37.6%	\$2,807	62.1%	47.6%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.9%	\$0	0.0%	6.9%	0	0.0%	9.1%	\$0	0.0%	7.7%			
	Total	48	100.0%	\$9,121	100.0%	100.0%	26	100.0%	100.0%	\$4,603	100.0%	100.0%	22	100.0%	100.0%	\$4,518	100.0%	100.0%			
REFINANCE	Low	6	7.2%	\$503	4.1%	21.4%	3	5.5%	2.9%	\$283	3.4%	1.4%	3	10.7%	3.7%	\$220	5.8%	1.8%			
	Moderate	11	13.3%	\$948	7.7%	15.7%	10	18.2%	10.9%	\$830	9.8%	7.1%	1	3.6%	11.0%	\$118	3.1%	7.2%			
	Middle	15	18.1%	\$2,088	17.0%	19.1%	7	12.7%	17.4%	\$951	11.3%	13.8%	8	28.6%	17.8%	\$1,137	29.8%	14.4%			
	Upper	51	61.4%	\$8,718	71.1%	43.8%	35	63.6%	54.5%	\$6,377	75.5%	62.9%	16	57.1%	50.3%	\$2,341	61.3%	61.2%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.4%	\$0	0.0%	14.7%	0	0.0%	17.2%	\$0	0.0%	15.4%			
	Total	83	100.0%	\$12,257	100.0%	100.0%	55	100.0%	100.0%	\$8,441	100.0%	100.0%	28	100.0%	100.0%	\$3,816	100.0%	100.0%			
HOME IMPROVEMENT	Low	1	9.1%	\$5	3.9%	21.4%	0	0.0%	9.8%	\$0	0.0%	2.3%	1	11.1%	13.7%	\$5	5.4%	4.7%			
	Moderate	1	9.1%	\$8	6.3%	15.7%	0	0.0%	19.1%	\$0	0.0%	11.9%	1	11.1%	15.7%	\$8	8.7%	10.8%			
	Middle	3	27.3%	\$15	11.8%	19.1%	0	0.0%	21.0%	\$0	0.0%	22.7%	3	33.3%	22.4%	\$15	16.3%	19.4%			
	Upper	6	54.5%	\$99	78.0%	43.8%	2	100.0%	43.7%	\$35	100.0%	55.7%	4	44.4%	42.2%	\$64	69.6%	57.8%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.4%	\$0	0.0%	7.4%	0	0.0%	6.1%	\$0	0.0%	7.3%			
	Total	11	100.0%	\$127	100.0%	100.0%	2	100.0%	100.0%	\$35	100.0%	100.0%	9	100.0%	100.0%	\$92	100.0%	100.0%			
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Upper	0	0.0%	\$0	0.0%	43.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%			
HMDA TOTALS	Low	9	6.3%	\$668	3.1%	21.4%	4	4.8%	4.3%	\$389	3.0%	2.1%	5	8.5%	5.0%	\$279	3.3%	2.4%			
	Moderate	21	14.8%	\$1,998	9.3%	15.7%	14	16.9%	16.3%	\$1,251	9.6%	11.5%	7	11.9%	16.5%	\$747	8.9%	11.8%			
	Middle	28	19.7%	\$3,644	16.9%	19.1%	11	13.3%	21.4%	\$1,456	11.1%	18.2%	17	28.8%	21.5%	\$2,188	26.0%	18.4%			
	Upper	84	59.2%	\$15,195	70.7%	43.8%	54	65.1%	47.0%	\$9,983	76.3%	54.6%	30	50.8%	43.9%	\$5,212	61.9%	52.6%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.0%	\$0	0.0%	13.6%	0	0.0%	13.1%	\$0	0.0%	14.9%			
	Total	142	100.0%	\$21,505	100.0%	100.0%	83	100.0%	100.0%	\$13,079	100.0%	100.0%	59	100.0%	100.0%	\$8,426	100.0%	100.0%			
Small Business	Revenue	\$1 Million or Less	49	26.3%	\$3,897	21.9%	Total Businesses		88.0%	31	50.0%	22.3%	\$2,660	27.4%	28.9%	18	14.5%	30.5%	\$1,237	15.3%	26.0%
		Over \$1 Million	34	18.3%	\$9,196	51.7%	6.9%	16	25.8%					18	14.5%						
		Total Rev. available	83	44.6%	\$13,093	73.6%	94.9%	47	75.8%					36	29.0%						
		Rev. Not Known	103	55.4%	\$4,710	26.5%	5.1%	15	24.2%					88	71.0%						
		Total	186	100.0%	\$17,803	100.0%	100.0%	62	100.0%					124	100.0%						
	Loan Size	\$100,000 or Less	145	78.0%	\$3,832	21.5%		38	61.3%	89.0%	\$1,235	12.7%	24.5%	107	86.3%	90.9%	\$2,597	32.0%	25.8%		
\$100,001 - \$250,000		22	11.8%	\$4,254	23.9%		12	19.4%	5.4%	\$2,369	24.4%	18.7%	10	8.1%	4.1%	\$1,885	23.2%	15.8%			
\$250,001 - \$1 Million		19	10.2%	\$9,717	54.6%		12	19.4%	5.5%	\$6,091	62.8%	56.8%	7	5.6%	5.0%	\$3,626	44.7%	58.5%			
Total		186	100.0%	\$17,803	100.0%		62	100.0%	100.0%	\$9,695	100.0%	100.0%	124	100.0%	100.0%	\$8,108	100.0%	100.0%			
Small Farm		Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms		98.1%	0	0.0%	23.5%	\$0	0.0%	17.6%	0	0.0%	25.0%	\$0	0.0%
	Over \$1 Million		0	0.0%	\$0	0.0%	1.0%	0	0.0%					0	0.0%						
	Not Known		0	0.0%	\$0	0.0%	1.0%	0	0.0%					0	0.0%						
	Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%						
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	75.0%	\$0	0.0%	22.1%		
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	25.0%	\$0	0.0%	77.9%		
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%				

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: LA Morehouse

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.5	541	2.7	252	46.6	5,691	28.0
Moderate-income	3	13.6	3,132	15.4	1,237	39.5	3,424	16.8
Middle-income	17	77.3	14,933	73.5	2,942	19.7	3,729	18.3
Upper-income	1	4.5	1,723	8.5	165	9.6	7,485	36.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	22	100.0	20,329	100.0	4,596	22.6	20,329	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	784	313	1.6	39.9	419	53.4	52	6.6
Moderate-income	4,939	2,517	12.7	51.0	1,993	40.4	429	8.7
Middle-income	22,986	15,236	76.8	66.3	5,132	22.3	2,618	11.4
Upper-income	2,296	1,785	9.0	77.7	404	17.6	107	4.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	31,005	19,851	100.0	64.0	7,948	25.6	3,206	10.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	105	3.1	95	3.1	5	3.8	5	4.2
Moderate-income	529	15.8	484	15.6	19	14.4	26	22.0
Middle-income	2,449	73.2	2,267	73.2	97	73.5	85	72.0
Upper-income	263	7.9	250	8.1	11	8.3	2	1.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,346	100.0	3,096	100.0	132	100.0	118	100.0
Percentage of Total Businesses:				92.5		3.9		3.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	12	2.6	12	2.7	0	0.0	0	0.0
Moderate-income	23	5.0	22	5.0	1	5.6	0	0.0
Middle-income	403	87.8	384	87.5	17	94.4	2	100.0
Upper-income	21	4.6	21	4.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	459	100.0	439	100.0	18	100.0	2	100.0
Percentage of Total Farms:				95.6		3.9		.4

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: LA Morehouse

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.9%	\$0	0.0%	0.3%
	Moderate	2	9.5%	\$120	5.6%	12.7%	1	9.1%	8.7%	\$73	5.9%	8.0%	1	10.0%	7.2%	\$47	5.1%	7.0%
	Middle	15	71.4%	\$1,500	69.6%	76.8%	7	63.6%	76.0%	\$725	58.5%	77.6%	8	80.0%	79.4%	\$775	84.7%	79.8%
	Upper	4	19.0%	\$535	24.8%	9.0%	3	27.3%	12.7%	\$442	35.6%	13.4%	1	10.0%	12.5%	\$93	10.2%	12.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.7%	\$0	0.0%	1.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$2,155	100.0%	100.0%	11	100.0%	100.0%	\$1,240	100.0%	100.0%	10	100.0%	100.0%	\$915	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.4%	\$0	0.0%	0.4%	0	0.0%	0.2%	\$0	0.0%	0.3%
	Moderate	3	10.0%	\$419	15.0%	12.7%	2	10.5%	7.2%	\$165	9.6%	6.7%	1	9.1%	8.9%	\$254	23.9%	7.4%
	Middle	26	86.7%	\$2,304	82.6%	76.8%	17	89.5%	79.4%	\$1,560	90.4%	79.7%	9	81.8%	79.1%	\$744	69.9%	79.3%
	Upper	1	3.3%	\$66	2.4%	9.0%	0	0.0%	13.0%	\$0	0.0%	13.2%	1	9.1%	11.7%	\$66	6.2%	12.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.3%
	Total	30	100.0%	\$2,789	100.0%	100.0%	19	100.0%	100.0%	\$1,725	100.0%	100.0%	11	100.0%	100.0%	\$1,064	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.1%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	12.7%	0	0.0%	16.7%	\$0	0.0%	16.7%	0	0.0%	16.9%	\$0	0.0%	10.7%
	Middle	9	100.0%	\$35	100.0%	76.8%	2	100.0%	69.0%	\$13	100.0%	59.5%	7	100.0%	70.8%	\$22	100.0%	73.1%
	Upper	0	0.0%	\$0	0.0%	9.0%	0	0.0%	14.3%	\$0	0.0%	23.8%	0	0.0%	11.2%	\$0	0.0%	15.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$35	100.0%	100.0%	2	100.0%	100.0%	\$13	100.0%	100.0%	7	100.0%	100.0%	\$22	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	27.4%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Middle	0	0.0%	\$0	0.0%	51.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	5.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	5	8.3%	\$539	10.8%	12.7%	3	9.4%	8.5%	\$238	8.0%	8.0%	2	7.1%	8.8%	\$301	15.0%	8.0%
	Middle	50	83.3%	\$3,839	77.1%	76.8%	26	81.3%	77.2%	\$2,298	77.2%	77.9%	24	85.7%	78.6%	\$1,541	77.0%	78.8%
	Upper	5	8.3%	\$601	12.1%	9.0%	3	9.4%	12.9%	\$442	14.8%	13.5%	2	7.1%	12.0%	\$159	7.9%	12.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.1%	\$0	0.0%	0.4%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Total	60	100.0%	\$4,979	100.0%	100.0%	32	100.0%	100.0%	\$2,978	100.0%	100.0%	28	100.0%	100.0%	\$2,001	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	2	3.0%	\$28	1.3%	3.1%	1	6.3%	1.5%	\$18	2.6%	1.4%	1	2.0%	2.6%	\$10	0.7%	0.5%
	Moderate	4	6.1%	\$174	7.9%	15.6%	0	0.0%	19.2%	\$0	0.0%	29.3%	4	8.0%	14.6%	\$174	11.5%	26.1%
	Middle	55	83.3%	\$1,763	80.0%	73.2%	14	87.5%	66.0%	\$602	87.9%	61.3%	41	82.0%	68.1%	\$1,161	76.5%	65.4%
	Upper	4	6.1%	\$235	10.7%	8.1%	1	6.3%	8.6%	\$65	9.5%	6.8%	3	6.0%	7.7%	\$170	11.2%	6.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	1	1.5%	\$3	0.1%		0	0.0%	4.6%	\$0	0.0%	1.1%	1	2.0%	7.0%	\$3	0.2%	1.5%	
Total	66	100.0%	\$2,203	100.0%	100.0%	16	100.0%	100.0%	\$685	100.0%	100.0%	50	100.0%	100.0%	\$1,518	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.0%	0	0.0%	12.3%	\$0	0.0%	13.3%	0	0.0%	10.0%	\$0	0.0%	10.1%
	Middle	28	96.6%	\$5,452	97.1%	87.5%	9	90.0%	78.8%	\$2,264	93.4%	75.5%	19	100.0%	78.1%	\$3,188	100.0%	74.1%
	Upper	1	3.4%	\$160	2.9%	4.8%	1	10.0%	4.8%	\$160	6.6%	9.3%	0	0.0%	6.9%	\$0	0.0%	9.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	1.9%	0	0.0%	5.0%	\$0	0.0%	6.4%	
Total	29	100.0%	\$5,612	100.0%	100.0%	10	100.0%	100.0%	\$2,424	100.0%	100.0%	19	100.0%	100.0%	\$3,188	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: LA Morehouse

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income	2010		2011												
		Count	Dollar		Bank	Agg	Count		Dollar										
				#			%	\$ (000s)	%	#	%	%	\$ (000s)	%	%				
HOME PURCHASE	Low	1	4.8%	\$47	2.2%	28.0%	0	0.0%	7.5%	\$0	0.0%	4.2%	1	10.0%	8.1%	\$47	5.1%	5.1%	
	Moderate	4	19.0%	\$245	11.4%	16.8%	0	0.0%	22.3%	\$0	0.0%	18.2%	4	40.0%	20.2%	\$245	26.8%	15.6%	
	Middle	5	23.8%	\$395	18.3%	18.3%	4	36.4%	23.7%	\$302	24.4%	21.4%	1	10.0%	20.2%	\$93	10.2%	19.2%	
	Upper	11	52.4%	\$1,468	68.1%	36.8%	7	63.6%	41.7%	\$938	75.6%	51.5%	4	40.0%	39.1%	\$530	57.9%	50.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	4.7%	0	0.0%	12.5%	\$0	0.0%	9.5%	
	Total	21	100.0%	\$2,155	100.0%	100.0%	11	100.0%	100.0%	\$1,240	100.0%	100.0%	10	100.0%	100.0%	\$915	100.0%	100.0%	
REFINANCE	Low	3	10.0%	\$121	4.3%	28.0%	2	10.5%	2.9%	\$51	3.0%	1.3%	1	9.1%	4.1%	\$70	6.6%	1.6%	
	Moderate	7	23.3%	\$403	14.4%	16.8%	2	10.5%	7.5%	\$99	5.7%	4.1%	5	45.5%	9.8%	\$304	28.6%	6.5%	
	Middle	3	10.0%	\$436	15.6%	18.3%	2	10.5%	19.9%	\$182	10.6%	15.6%	1	9.1%	17.1%	\$254	23.9%	13.0%	
	Upper	17	56.7%	\$1,829	65.6%	36.8%	13	68.4%	58.5%	\$1,393	80.8%	68.1%	4	36.4%	55.6%	\$436	41.0%	65.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.3%	\$0	0.0%	10.9%	0	0.0%	13.3%	\$0	0.0%	14.0%	
	Total	30	100.0%	\$2,789	100.0%	100.0%	19	100.0%	100.0%	\$1,725	100.0%	100.0%	11	100.0%	100.0%	\$1,064	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	33.3%	\$10	28.6%	28.0%	1	50.0%	11.9%	\$5	38.5%	3.6%	2	28.6%	13.5%	\$5	22.7%	3.8%	
	Moderate	3	33.3%	\$16	45.7%	16.8%	1	50.0%	10.7%	\$8	61.5%	4.8%	2	28.6%	12.4%	\$8	36.4%	5.6%	
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	16.7%	\$0	0.0%	11.1%	0	0.0%	23.6%	\$0	0.0%	19.6%	
	Upper	3	33.3%	\$9	25.7%	36.8%	0	0.0%	58.3%	\$0	0.0%	78.6%	3	42.9%	42.7%	\$9	40.9%	64.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.4%	\$0	0.0%	1.9%	0	0.0%	7.9%	\$0	0.0%	6.0%	
	Total	9	100.0%	\$35	100.0%	100.0%	2	100.0%	100.0%	\$13	100.0%	100.0%	7	100.0%	100.0%	\$22	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	28.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	36.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	7	11.7%	\$178	3.6%	28.0%	3	9.4%	5.3%	\$56	1.9%	2.5%	4	14.3%	6.5%	\$122	6.1%	3.1%	
	Moderate	14	23.3%	\$664	13.3%	16.8%	3	9.4%	13.6%	\$107	3.6%	9.9%	11	39.3%	14.5%	\$557	27.8%	10.3%	
	Middle	8	13.3%	\$831	16.7%	18.3%	6	18.8%	21.2%	\$484	16.3%	17.8%	2	7.1%	18.9%	\$347	17.3%	15.7%	
	Upper	31	51.7%	\$3,306	66.4%	36.8%	20	62.5%	51.6%	\$2,331	78.3%	61.1%	11	39.3%	47.6%	\$975	48.7%	58.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.2%	\$0	0.0%	8.7%	0	0.0%	12.6%	\$0	0.0%	12.5%	
	Total	60	100.0%	\$4,979	100.0%	100.0%	32	100.0%	100.0%	\$2,978	100.0%	100.0%	28	100.0%	100.0%	\$2,001	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	21	31.8%	\$953	43.3%	92.5%	11	68.8%	49.1%	\$545	79.6%	58.7%	10	20.0%	40.8%	\$408	26.9%	50.7%
		Over \$1 Million	4	6.1%	\$418	19.0%	3.9%	2	12.5%					2	4.0%				
		Total Rev. available	25	37.9%	\$1,371	62.3%	96.4%	13	81.3%					12	24.0%				
		Rev. Not Known	41	62.1%	\$832	37.8%	3.5%	3	18.8%					38	76.0%				
		Total	66	100.0%	\$2,203	100.0%	100.0%	16	100.0%					50	100.0%				
	Loan Size	\$100,000 or Less	62	93.9%	\$1,513	68.7%		14	87.5%	89.9%	\$431	62.9%	30.8%	48	96.0%	94.7%	\$1,082	71.3%	38.7%
\$100,001 - \$250,000		3	4.5%	\$390	17.7%		2	12.5%	5.8%	\$254	37.1%	20.7%	1	2.0%	2.6%	\$136	9.0%	13.4%	
\$250,001 - \$1 Million		1	1.5%	\$300	13.6%		0	0.0%	4.3%	\$0	0.0%	48.5%	1	2.0%	2.7%	\$300	19.8%	47.9%	
Total		66	100.0%	\$2,203	100.0%		16	100.0%	100.0%	\$685	100.0%	100.0%	50	100.0%	100.0%	\$1,518	100.0%	100.0%	
Total		66	100.0%	\$2,203	100.0%	100.0%	16	100.0%	100.0%	\$685	100.0%	100.0%	50	100.0%	100.0%	\$1,518	100.0%	100.0%	
Small Farm	Revenue	\$1 Million or Less	21	72.4%	\$4,367	77.8%	95.6%	10	100.0%	74.0%	\$2,424	100.0%	82.8%	11	57.9%	70.0%	\$1,943	60.9%	70.4%
		Over \$1 Million	5	17.2%	\$1,214	21.6%	3.9%	0	0.0%					5	26.3%				
		Not Known	3	10.3%	\$31	0.6%	0.4%	0	0.0%					3	15.8%				
		Total	29	100.0%	\$5,612	100.0%	100.0%	10	100.0%					19	100.0%				
	Loan Size	\$100,000 or Less	13	44.8%	\$576	10.3%		2	20.0%	65.1%	\$67	2.8%	20.2%	11	57.9%	71.9%	\$509	16.0%	24.5%
		\$100,001 - \$250,000	5	17.2%	\$733	13.1%		3	30.0%	17.1%	\$444	18.3%	24.0%	2	10.5%	15.6%	\$289	9.1%	26.3%
\$250,001 - \$500,000		11	37.9%	\$4,303	76.7%		5	50.0%	17.8%	\$1,913	78.9%	55.8%	6	31.6%	12.5%	\$2,390	75.0%	49.2%	
Total		29	100.0%	\$5,612	100.0%		10	100.0%	100.0%	\$2,424	100.0%	100.0%	19	100.0%	100.0%	\$3,188	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: LA New Orleans

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	58	14.9	30,859	9.1	14,294	46.3	80,138	23.7
Moderate-income	92	23.7	67,248	19.9	16,386	24.4	54,885	16.3
Middle-income	134	34.5	133,327	39.5	14,590	10.9	63,804	18.9
Upper-income	102	26.3	106,203	31.5	4,626	4.4	138,810	41.1
Unknown-income	2	0.5	0	0.0	0	0.0	0	0.0
Total Assessment Area	388	100.0	337,637	100.0	49,896	14.8	337,637	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	56,436	13,530	4.4	24.0	32,979	58.4	9,927	17.6
Moderate-income	118,875	49,739	16.2	41.8	55,998	47.1	13,138	11.1
Middle-income	210,047	130,458	42.5	62.1	62,846	29.9	16,743	8.0
Upper-income	163,271	112,885	36.8	69.1	40,152	24.6	10,234	6.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	548,629	306,612	100.0	55.9	191,975	35.0	50,042	9.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3,250	5.8	2,748	5.5	298	9.1	204	7.0
Moderate-income	10,547	18.7	9,259	18.4	679	20.8	609	20.9
Middle-income	20,552	36.4	18,411	36.6	1,103	33.7	1,038	35.6
Upper-income	22,122	39.2	19,875	39.5	1,187	36.3	1,060	36.4
Unknown-income	24	0.0	21	0.0	2	0.1	1	0.0
Total Assessment Area	56,495	100.0	50,314	100.0	3,269	100.0	2,912	100.0
Percentage of Total Businesses:				89.1		5.8		5.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	1.1	3	1.1	0	0.0	0	0.0
Moderate-income	33	11.9	30	11.3	2	22.2	1	33.3
Middle-income	153	55.2	145	54.7	6	66.7	2	66.7
Upper-income	88	31.8	87	32.8	1	11.1	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	277	100.0	265	100.0	9	100.0	3	100.0
Percentage of Total Farms:				95.7		3.2		1.1

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: LA New Orleans

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$(000s)	%	%	#	%	%	\$(000s)	%	%	#	%	%	\$(000s)	%	%
HOME PURCHASE	Low	8	1.4%	\$823	0.7%	4.4%	4	1.4%	2.6%	\$388	0.7%	1.9%	4	1.4%	2.6%	\$435	0.8%	2.0%
	Moderate	56	9.5%	\$7,855	7.1%	16.2%	25	8.6%	11.5%	\$3,652	6.6%	9.4%	31	10.5%	11.8%	\$4,203	7.5%	9.7%
	Middle	212	36.1%	\$31,723	28.6%	42.5%	101	34.6%	38.2%	\$13,864	25.1%	32.7%	111	37.6%	38.4%	\$17,859	32.0%	32.4%
	Upper	311	53.0%	\$70,585	63.6%	36.8%	162	55.5%	47.7%	\$37,271	67.6%	55.9%	149	50.5%	47.2%	\$33,314	59.7%	55.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	587	100.0%	\$110,986	100.0%	100.0%	292	100.0%	100.0%	\$55,175	100.0%	100.0%	295	100.0%	100.0%	\$55,811	100.0%	100.0%
REFINANCE	Low	21	1.7%	\$2,450	1.2%	4.4%	13	1.8%	1.8%	\$1,551	1.3%	1.3%	8	1.6%	1.9%	\$899	1.1%	1.4%
	Moderate	117	9.7%	\$16,129	8.0%	16.2%	68	9.4%	8.6%	\$9,908	8.1%	7.0%	49	10.1%	9.6%	\$6,221	7.9%	7.7%
	Middle	411	34.1%	\$58,887	29.3%	42.5%	238	33.0%	36.2%	\$35,260	28.9%	30.9%	173	35.7%	36.3%	\$23,627	30.0%	30.5%
	Upper	658	54.5%	\$123,505	61.5%	36.8%	403	55.8%	53.3%	\$75,495	61.8%	60.7%	255	52.6%	52.2%	\$48,010	61.0%	60.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,207	100.0%	\$200,971	100.0%	100.0%	722	100.0%	100.0%	\$122,214	100.0%	100.0%	485	100.0%	100.0%	\$78,757	100.0%	100.0%
HOME IMPROVEMENT	Low	6	5.0%	\$59	4.3%	4.4%	2	3.5%	4.1%	\$26	3.8%	2.9%	4	6.5%	3.9%	\$33	4.7%	3.3%
	Moderate	21	17.6%	\$170	12.3%	16.2%	11	19.3%	15.6%	\$93	13.7%	13.3%	10	16.1%	16.0%	\$77	11.0%	14.5%
	Middle	49	41.2%	\$570	41.3%	42.5%	24	42.1%	43.1%	\$316	46.5%	34.1%	25	40.3%	41.7%	\$254	36.3%	29.5%
	Upper	43	36.1%	\$581	42.1%	36.8%	20	35.1%	37.2%	\$245	36.0%	49.7%	23	37.1%	38.5%	\$336	48.0%	52.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	119	100.0%	\$1,380	100.0%	100.0%	57	100.0%	100.0%	\$680	100.0%	100.0%	62	100.0%	100.0%	\$700	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	16.4%	0	0.0%	11.5%	\$0	0.0%	9.1%	0	0.0%	14.5%	\$0	0.0%	6.6%
	Moderate	0	0.0%	\$0	0.0%	27.1%	0	0.0%	33.3%	\$0	0.0%	30.2%	0	0.0%	24.2%	\$0	0.0%	8.5%
	Middle	0	0.0%	\$0	0.0%	32.7%	0	0.0%	27.1%	\$0	0.0%	42.6%	0	0.0%	28.2%	\$0	0.0%	50.7%
	Upper	0	0.0%	\$0	0.0%	23.8%	0	0.0%	28.1%	\$0	0.0%	18.1%	0	0.0%	33.1%	\$0	0.0%	34.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	35	1.8%	\$3,332	1.1%	4.4%	19	1.8%	2.2%	\$1,965	1.1%	1.7%	16	1.9%	2.3%	\$1,367	1.0%	1.8%
	Moderate	194	10.1%	\$24,154	7.7%	16.2%	104	9.7%	10.0%	\$13,653	7.7%	8.3%	90	10.7%	10.8%	\$10,501	7.8%	8.6%
	Middle	672	35.1%	\$91,180	29.1%	42.5%	363	33.9%	37.1%	\$49,440	27.8%	31.8%	309	36.7%	37.3%	\$41,740	30.9%	31.9%
	Upper	1,012	52.9%	\$194,671	62.1%	36.8%	585	54.6%	50.7%	\$113,011	63.5%	58.3%	427	50.7%	49.7%	\$81,660	60.4%	57.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,913	100.0%	\$313,337	100.0%	100.0%	1,071	100.0%	100.0%	\$178,069	100.0%	100.0%	842	100.0%	100.0%	\$135,268	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	77	4.0%	\$12,081	7.7%	5.5%	28	4.7%	4.7%	\$5,577	8.3%	6.4%	49	3.7%	5.2%	\$6,504	7.3%	6.4%
	Moderate	303	15.7%	\$25,177	16.1%	18.4%	103	17.3%	15.6%	\$11,405	16.9%	17.1%	200	15.0%	16.5%	\$13,772	15.5%	18.3%
	Middle	636	33.0%	\$47,527	30.4%	36.6%	191	32.1%	31.5%	\$20,534	30.4%	31.8%	445	33.5%	31.9%	\$26,993	30.4%	32.3%
	Upper	908	47.2%	\$71,423	45.7%	39.5%	273	45.9%	45.8%	\$29,982	44.4%	42.7%	635	47.7%	44.4%	\$41,441	46.7%	41.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	1	0.1%	\$1	0.0%		0	0.0%	2.4%	\$0	0.0%	2.1%	1	0.1%	1.9%	\$1	0.0%	1.3%	
Total	1,925	100.0%	\$156,209	100.0%	100.0%	595	100.0%	100.0%	\$67,498	100.0%	100.0%	1,330	100.0%	100.0%	\$88,711	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	1.4%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	25.0%	\$508	62.3%	11.3%	1	100.0%	18.8%	\$320	100.0%	27.5%	1	14.3%	15.4%	\$188	37.9%	16.9%
	Middle	2	25.0%	\$153	18.8%	54.7%	0	0.0%	37.7%	\$0	0.0%	26.4%	2	28.6%	47.7%	\$153	30.8%	37.9%
	Upper	4	50.0%	\$155	19.0%	32.8%	0	0.0%	39.1%	\$0	0.0%	44.7%	4	57.1%	32.3%	\$155	31.3%	43.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	1.3%	0	0.0%	4.6%	\$0	0.0%	2.2%	
Total	8	100.0%	\$816	100.0%	100.0%	1	100.0%	100.0%	\$320	100.0%	100.0%	7	100.0%	100.0%	\$496	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: LA New Orleans

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count	Dollar	Count	Dollar	Bank	Agg	Dollar	Agg	Count		Dollar							
										#	%	#	%	Bank	Agg	Bank	Agg	Bank	Agg
#	%	\$(000s)	%	%	%	\$(000s)	%	%	#	%	%	\$(000s)	%	%					
HOME PURCHASE	Low	43	7.3%	\$3,596	3.2%	23.7%	21	7.2%	7.2%	\$1,720	3.1%	3.6%	22	7.5%	7.4%	\$1,876	3.4%	3.6%	
	Moderate	130	22.1%	\$16,214	14.6%	16.3%	63	21.6%	22.4%	\$7,778	14.1%	15.7%	67	22.7%	21.2%	\$8,436	15.1%	14.9%	
	Middle	134	22.8%	\$19,772	17.8%	18.9%	68	23.3%	23.4%	\$9,824	17.8%	20.8%	66	22.4%	21.5%	\$9,948	17.8%	19.4%	
	Upper	278	47.4%	\$71,241	64.2%	41.1%	139	47.6%	37.3%	\$35,777	64.8%	49.6%	139	47.1%	39.6%	\$35,464	63.5%	53.1%	
	Unknown	2	0.3%	\$163	0.1%	0.0%	1	0.3%	9.7%	\$76	0.1%	10.2%	1	0.3%	10.3%	\$87	0.2%	9.1%	
	Total	587	100.0%	\$110,986	100.0%	100.0%	292	100.0%	100.0%	\$55,175	100.0%	100.0%	295	100.0%	100.0%	\$55,811	100.0%	100.0%	
REFINANCE	Low	93	7.7%	\$7,985	4.0%	23.7%	59	8.2%	4.5%	\$5,308	4.3%	2.4%	34	7.0%	4.3%	\$2,677	3.4%	2.3%	
	Moderate	184	15.2%	\$19,939	9.9%	16.3%	109	15.1%	12.4%	\$11,825	9.7%	8.0%	75	15.5%	11.5%	\$8,114	10.3%	7.3%	
	Middle	276	22.9%	\$38,187	19.0%	18.9%	155	21.5%	19.0%	\$22,401	18.3%	15.5%	121	24.9%	18.8%	\$15,786	20.0%	14.8%	
	Upper	633	52.4%	\$130,641	65.0%	41.1%	388	53.7%	46.9%	\$80,470	65.8%	56.9%	245	50.5%	47.4%	\$50,171	63.7%	58.9%	
	Unknown	21	1.7%	\$4,219	2.1%	0.0%	11	1.5%	17.2%	\$2,210	1.8%	17.2%	10	2.1%	17.9%	\$2,009	2.6%	16.7%	
	Total	1,207	100.0%	\$200,971	100.0%	100.0%	722	100.0%	100.0%	\$122,214	100.0%	100.0%	485	100.0%	100.0%	\$78,757	100.0%	100.0%	
HOME IMPROVEMENT	Low	21	17.6%	\$197	14.3%	23.7%	9	15.8%	12.6%	\$102	15.0%	4.7%	12	19.4%	11.6%	\$95	13.6%	3.9%	
	Moderate	25	21.0%	\$151	10.9%	16.3%	13	22.8%	17.9%	\$80	11.8%	11.1%	12	19.4%	18.7%	\$71	10.1%	12.8%	
	Middle	29	24.4%	\$274	19.9%	18.9%	15	26.3%	21.3%	\$143	21.0%	21.8%	14	22.6%	20.0%	\$131	18.7%	16.5%	
	Upper	41	34.5%	\$726	52.6%	41.1%	18	31.6%	35.5%	\$332	48.8%	50.8%	23	37.1%	35.0%	\$394	56.3%	49.1%	
	Unknown	3	2.5%	\$32	2.3%	0.0%	2	3.5%	12.7%	\$23	3.4%	11.7%	1	1.6%	14.8%	\$9	1.3%	17.8%	
	Total	119	100.0%	\$1,380	100.0%	100.0%	57	100.0%	100.0%	\$680	100.0%	100.0%	62	100.0%	100.0%	\$700	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	157	8.2%	\$11,778	3.8%	23.7%	89	8.3%	5.7%	\$7,130	4.0%	2.8%	68	8.1%	5.8%	\$4,648	3.4%	2.8%	
	Moderate	339	17.7%	\$36,304	11.6%	16.3%	185	17.3%	16.1%	\$19,683	11.1%	10.7%	154	18.3%	15.5%	\$16,621	12.3%	10.1%	
	Middle	439	22.9%	\$58,233	18.6%	18.9%	238	22.2%	20.6%	\$32,368	18.2%	17.3%	201	23.9%	19.8%	\$25,865	19.1%	16.1%	
	Upper	952	49.8%	\$202,608	64.7%	41.1%	545	50.9%	43.0%	\$116,579	65.5%	53.4%	407	48.3%	43.7%	\$86,029	63.6%	54.6%	
	Unknown	26	1.4%	\$4,414	1.4%	0.0%	14	1.3%	14.7%	\$2,309	1.3%	15.8%	12	1.4%	15.1%	\$2,105	1.6%	16.4%	
	Total	1,913	100.0%	\$313,337	100.0%	100.0%	1,071	100.0%	100.0%	\$178,069	100.0%	100.0%	842	100.0%	100.0%	\$135,268	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	583	30.3%	\$46,598	29.8%	89.1%	312	52.4%	25.7%	\$25,100	37.2%	30.9%	271	20.4%	37.7%	\$21,498	24.2%	35.5%
		Over \$1 Million	316	16.4%	\$79,131	50.7%	5.8%	148	24.9%				168	12.6%					
		Total Rev. available	899	46.7%	\$125,729	80.5%	94.9%	460	77.3%				439	33.0%					
		Rev. Not Known	1,026	53.3%	\$30,480	19.5%	5.2%	135	22.7%				891	67.0%					
		Total	1,925	100.0%	\$156,209	100.0%	100.0%	595	100.0%				1,330	100.0%					
	Loan Size	\$100,000 or Less	1,622	84.3%	\$51,466	32.9%		457	76.8%	88.8%	\$20,046	29.7%	23.8%	1,165	87.6%	90.5%	\$31,420	35.4%	25.4%
\$100,001 - \$250,000		159	8.3%	\$27,653	17.7%		72	12.1%	5.4%	\$11,929	17.7%	17.6%	87	6.5%	4.6%	\$15,724	17.7%	17.7%	
\$250,001 - \$1 Million		144	7.5%	\$77,090	49.4%		66	11.1%	5.8%	\$35,523	52.6%	58.7%	78	5.9%	4.9%	\$41,567	46.9%	56.9%	
Total		1,925	100.0%	\$156,209	100.0%		595	100.0%	100.0%	\$67,498	100.0%	100.0%	1,330	100.0%	100.0%	\$88,711	100.0%	100.0%	
Total		1,925	100.0%	\$156,209	100.0%		595	100.0%	100.0%	\$67,498	100.0%	100.0%	1,330	100.0%	100.0%	\$88,711	100.0%	100.0%	
Small Farm	Revenue	\$1 Million or Less	2	25.0%	\$248	30.4%	95.7%	0	0.0%	55.1%	\$0	0.0%	46.0%	2	28.6%	63.1%	\$248	50.0%	76.5%
		Over \$1 Million	2	25.0%	\$463	56.7%	3.2%	1	100.0%				1	14.3%					
		Not Known	4	50.0%	\$105	12.9%	1.1%	0	0.0%				4	57.1%					
		Total	8	100.0%	\$816	100.0%	100.0%	1	100.0%				7	100.0%					
	Loan Size	\$100,000 or Less	5	62.5%	\$165	20.2%		0	0.0%	87.0%	\$0	0.0%	30.3%	5	71.4%	87.7%	\$165	33.3%	45.8%
		\$100,001 - \$250,000	2	25.0%	\$331	40.6%		0	0.0%	7.2%	\$0	0.0%	23.1%	2	28.6%	9.2%	\$331	66.7%	31.1%
\$250,001 - \$500,000		1	12.5%	\$320	39.2%		1	100.0%	5.8%	\$320	100.0%	46.6%	0	0.0%	3.1%	\$0	0.0%	23.0%	
Total		8	100.0%	\$816	100.0%		1	100.0%	100.0%	\$320	100.0%	100.0%	7	100.0%	100.0%	\$496	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: LA Northwest LA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	5,630	21.8	
Moderate-income	4	15.4	3,171	12.3	1,200	37.8	3,769	14.6	
Middle-income	15	57.7	14,588	56.6	2,500	17.1	4,674	18.1	
Upper-income	7	26.9	8,012	31.1	797	9.9	11,698	45.4	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	26	100.0	25,771	100.0	4,497	17.4	25,771	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	5,898	2,456	9.4	41.6	2,692	45.6	750	12.7	
Middle-income	25,329	15,219	58.1	60.1	6,277	24.8	3,833	15.1	
Upper-income	12,579	8,498	32.5	67.6	2,864	22.8	1,217	9.7	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	43,806	26,173	100.0	59.7	11,833	27.0	5,800	13.2	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	722	14.9	635	14.5	35	16.1	52	22.8	
Middle-income	2,257	46.7	2,055	46.8	100	46.1	102	44.7	
Upper-income	1,853	38.3	1,697	38.7	82	37.8	74	32.5	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	4,832	100.0	4,387	100.0	217	100.0	228	100.0	
Percentage of Total Businesses:				90.8		4.5		4.7	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	4	2.9	3	2.3	1	14.3	0	0.0	
Middle-income	92	67.6	87	68.0	4	57.1	1	100.0	
Upper-income	40	29.4	38	29.7	2	28.6	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	136	100.0	128	100.0	7	100.0	1	100.0	
Percentage of Total Farms:				94.1		5.1		.7	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: LA Northwest LA

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	8.2%	\$380	6.8%	9.4%	2	8.3%	5.8%	\$232	8.8%	6.7%	2	8.0%	3.9%	\$148	5.0%	2.9%
	Middle	29	59.2%	\$3,043	54.3%	58.1%	16	66.7%	47.5%	\$1,695	64.2%	37.7%	13	52.0%	47.4%	\$1,348	45.4%	40.1%
	Upper	16	32.7%	\$2,182	38.9%	32.5%	6	25.0%	46.3%	\$712	27.0%	55.5%	10	40.0%	48.8%	\$1,470	49.6%	56.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	49	100.0%	\$5,605	100.0%	100.0%	24	100.0%	100.0%	\$2,639	100.0%	100.0%	25	100.0%	100.0%	\$2,966	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.4%	0	0.0%	4.1%	\$0	0.0%	4.9%	0	0.0%	4.1%	\$0	0.0%	3.8%
	Middle	39	59.1%	\$2,888	42.6%	58.1%	19	54.3%	42.2%	\$1,292	31.8%	34.4%	20	64.5%	40.6%	\$1,596	58.5%	34.4%
	Upper	27	40.9%	\$3,897	57.4%	32.5%	16	45.7%	53.8%	\$2,766	68.2%	60.7%	11	35.5%	55.3%	\$1,131	41.5%	61.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	66	100.0%	\$6,785	100.0%	100.0%	35	100.0%	100.0%	\$4,058	100.0%	100.0%	31	100.0%	100.0%	\$2,727	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	8.8%	\$15	5.9%	9.4%	1	6.3%	4.5%	\$7	7.0%	1.4%	2	11.1%	11.9%	\$8	5.2%	4.1%
	Middle	23	67.6%	\$145	57.3%	58.1%	10	62.5%	58.0%	\$56	56.0%	47.6%	13	72.2%	48.5%	\$89	58.2%	41.6%
	Upper	8	23.5%	\$93	36.8%	32.5%	5	31.3%	37.5%	\$37	37.0%	51.0%	3	16.7%	39.7%	\$56	36.6%	54.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	34	100.0%	\$253	100.0%	100.0%	16	100.0%	100.0%	\$100	100.0%	100.0%	18	100.0%	100.0%	\$153	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	28.4%	0	0.0%	12.5%	\$0	0.0%	5.1%	0	0.0%	23.1%	\$0	0.0%	9.8%
	Middle	0	0.0%	\$0	0.0%	47.5%	0	0.0%	75.0%	\$0	0.0%	83.7%	0	0.0%	46.2%	\$0	0.0%	44.8%
	Upper	0	0.0%	\$0	0.0%	24.1%	0	0.0%	12.5%	\$0	0.0%	11.2%	0	0.0%	30.8%	\$0	0.0%	45.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	4.7%	\$395	3.1%	9.4%	3	4.0%	4.8%	\$239	3.5%	5.5%	4	5.4%	4.7%	\$156	2.7%	3.6%
	Middle	91	61.1%	\$6,076	48.1%	58.1%	45	60.0%	45.3%	\$3,043	44.8%	36.2%	46	62.2%	43.8%	\$3,033	51.9%	37.1%
	Upper	51	34.2%	\$6,172	48.8%	32.5%	27	36.0%	49.8%	\$3,515	51.7%	58.3%	24	32.4%	51.5%	\$2,657	45.4%	59.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	149	100.0%	\$12,643	100.0%	100.0%	75	100.0%	100.0%	\$6,797	100.0%	100.0%	74	100.0%	100.0%	\$5,846	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	30	15.4%	\$1,953	18.9%	14.5%	6	9.7%	8.3%	\$473	9.8%	9.8%	24	18.0%	9.3%	\$1,480	27.1%	8.6%
	Middle	107	54.9%	\$4,452	43.2%	46.8%	38	61.3%	35.7%	\$2,637	54.4%	38.0%	69	51.9%	36.0%	\$1,815	33.2%	35.7%
	Upper	58	29.7%	\$3,902	37.9%	38.7%	18	29.0%	52.4%	\$1,737	35.8%	51.1%	40	30.1%	50.3%	\$2,165	39.7%	54.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	1.0%	0	0.0%	4.3%	\$0	0.0%	0.9%	
Total	195	100.0%	\$10,307	100.0%	100.0%	62	100.0%	100.0%	\$4,847	100.0%	100.0%	133	100.0%	100.0%	\$5,460	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.3%	0	0.0%	4.5%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	3	75.0%	\$119	97.5%	68.0%	0	0.0%	59.1%	\$0	0.0%	43.5%	3	75.0%	44.4%	\$119	97.5%	27.7%
	Upper	1	25.0%	\$3	2.5%	29.7%	0	0.0%	31.8%	\$0	0.0%	53.2%	1	25.0%	48.1%	\$3	2.5%	71.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.5%	\$0	0.0%	2.5%	0	0.0%	7.4%	\$0	0.0%	1.3%	
Total	4	100.0%	\$122	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	4	100.0%	100.0%	\$122	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: LA Northwest LA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income	2010		2011												
		Count	Dollar		Bank	Agg	Count	Dollar	Count	Dollar	Agg								
				#								%	\$ (000s)	%	%	%	#	%	%
HOME PURCHASE	Low	4	8.2%	\$286	5.1%	21.8%	0	0.0%	4.3%	\$0	0.0%	2.0%	4	16.0%	4.3%	\$286	9.6%	1.6%	
	Moderate	7	14.3%	\$679	12.1%	14.6%	5	20.8%	11.9%	\$488	18.5%	7.6%	2	8.0%	13.3%	\$191	6.4%	9.2%	
	Middle	14	28.6%	\$1,465	26.1%	18.1%	9	37.5%	20.6%	\$987	37.4%	16.8%	5	20.0%	21.0%	\$478	16.1%	18.3%	
	Upper	24	49.0%	\$3,175	56.6%	45.4%	10	41.7%	47.4%	\$1,164	44.1%	54.5%	14	56.0%	47.7%	\$2,011	67.8%	57.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.8%	\$0	0.0%	19.1%	0	0.0%	13.8%	\$0	0.0%	13.3%	
	Total	49	100.0%	\$5,605	100.0%	100.0%	24	100.0%	100.0%	\$2,639	100.0%	100.0%	25	100.0%	100.0%	\$2,966	100.0%	100.0%	
REFINANCE	Low	6	9.1%	\$262	3.9%	21.8%	2	5.7%	2.6%	\$73	1.8%	1.1%	4	12.9%	4.0%	\$189	6.9%	1.6%	
	Moderate	7	10.6%	\$335	4.9%	14.6%	6	17.1%	7.6%	\$240	5.9%	3.9%	1	3.2%	8.3%	\$95	3.5%	5.4%	
	Middle	9	13.6%	\$618	9.1%	18.1%	5	14.3%	11.4%	\$314	7.7%	7.5%	4	12.9%	13.7%	\$304	11.1%	10.5%	
	Upper	43	65.2%	\$5,417	79.8%	45.4%	21	60.0%	56.7%	\$3,278	80.8%	62.1%	22	71.0%	54.9%	\$2,139	78.4%	60.1%	
	Unknown	1	1.5%	\$153	2.3%	0.0%	1	2.9%	21.7%	\$153	3.8%	25.5%	0	0.0%	19.2%	\$0	0.0%	22.4%	
	Total	66	100.0%	\$6,785	100.0%	100.0%	35	100.0%	100.0%	\$4,058	100.0%	100.0%	31	100.0%	100.0%	\$2,727	100.0%	100.0%	
HOME IMPROVEMENT	Low	8	23.5%	\$28	11.1%	21.8%	3	18.8%	9.7%	\$11	11.0%	2.0%	5	27.8%	11.9%	\$17	11.1%	5.8%	
	Moderate	6	17.6%	\$24	9.5%	14.6%	4	25.0%	11.4%	\$17	17.0%	5.1%	2	11.1%	14.9%	\$7	4.6%	5.6%	
	Middle	9	26.5%	\$55	21.7%	18.1%	5	31.3%	25.0%	\$27	27.0%	12.8%	4	22.2%	18.6%	\$28	18.3%	11.8%	
	Upper	10	29.4%	\$142	56.1%	45.4%	4	25.0%	46.6%	\$45	45.0%	66.4%	6	33.3%	47.9%	\$97	63.4%	59.5%	
	Unknown	1	2.9%	\$4	1.6%	0.0%	0	0.0%	7.4%	\$0	0.0%	13.7%	1	5.6%	6.7%	\$4	2.6%	17.2%	
	Total	34	100.0%	\$253	100.0%	100.0%	16	100.0%	100.0%	\$100	100.0%	100.0%	18	100.0%	100.0%	\$153	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	14.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	18	12.1%	\$576	4.6%	21.8%	5	6.7%	3.7%	\$84	1.2%	1.4%	13	17.6%	4.7%	\$492	8.4%	1.7%	
	Moderate	20	13.4%	\$1,038	8.2%	14.6%	15	20.0%	9.4%	\$745	11.0%	5.3%	5	6.8%	10.7%	\$293	5.0%	6.7%	
	Middle	32	21.5%	\$2,138	16.9%	18.1%	19	25.3%	15.6%	\$1,328	19.5%	10.9%	13	17.6%	16.8%	\$810	13.9%	13.3%	
	Upper	77	51.7%	\$8,734	69.1%	45.4%	35	46.7%	52.4%	\$4,487	66.0%	59.0%	42	56.8%	51.3%	\$4,247	72.6%	57.7%	
	Unknown	2	1.3%	\$157	1.2%	0.0%	1	1.3%	18.8%	\$153	2.3%	23.5%	1	1.4%	16.6%	\$4	0.1%	20.5%	
	Total	149	100.0%	\$12,643	100.0%	100.0%	75	100.0%	100.0%	\$6,797	100.0%	100.0%	74	100.0%	100.0%	\$5,846	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	56	28.7%	\$3,895	37.8%	90.8%	35	56.5%	42.7%	\$2,591	53.5%	60.1%	21	15.8%	47.1%	\$1,304	23.9%	58.9%
		Over \$1 Million	22	11.3%	\$3,442	33.4%	4.5%	9	14.5%					13	9.8%				
		Total Rev. available	78	40.0%	\$7,337	71.2%	95.3%	44	71.0%					34	25.6%				
	Rev. Not Known	117	60.0%	\$2,970	28.8%	4.7%	18	29.0%					99	74.4%					
	Total	195	100.0%	\$10,307	100.0%	100.0%	62	100.0%					133	100.0%					
Loan Size	\$100,000 or Less	170	87.2%	\$4,633	45.0%		50	80.6%	88.2%	\$1,658	34.2%	33.3%	120	90.2%	90.0%	\$2,975	54.5%	34.3%	
	\$100,001 - \$250,000	17	8.7%	\$2,596	25.2%		7	11.3%	7.0%	\$1,104	22.8%	22.7%	10	7.5%	5.8%	\$1,492	27.3%	21.4%	
	\$250,001 - \$1 Million	8	4.1%	\$3,078	29.9%		5	8.1%	4.8%	\$2,085	43.0%	44.0%	3	2.3%	4.1%	\$993	18.2%	44.3%	
	Total	195	100.0%	\$10,307	100.0%		62	100.0%	100.0%	\$4,847	100.0%	100.0%	133	100.0%	100.0%	\$5,460	100.0%	100.0%	
	Total	195	100.0%	\$10,307	100.0%		62	100.0%	100.0%	\$4,847	100.0%	100.0%	133	100.0%	100.0%	\$5,460	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	94.1%	0	0.0%	50.0%	\$0	0.0%	77.3%	0	0.0%	59.3%	\$0	0.0%	61.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.1%	0	0.0%					0	0.0%				
		Total	4	100.0%	\$122	100.0%	100.0%	0	0.0%					4	100.0%				
	Loan Size	\$100,000 or Less	4	100.0%	\$122	100.0%		0	0.0%	90.9%	\$0	0.0%	60.8%	4	100.0%	92.6%	\$122	100.0%	58.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.1%	\$0	0.0%	39.2%	0	0.0%	7.4%	\$0	0.0%	41.8%
Total		4	100.0%	\$122	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	4	100.0%	100.0%	\$122	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: LA St. James

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	1,179	21.2	
Moderate-income	0	0.0	0	0.0	0	0.0	634	11.4	
Middle-income	3	42.9	1,953	35.1	476	24.4	793	14.3	
Upper-income	4	57.1	3,611	64.9	528	14.6	2,958	53.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	7	100.0	5,564	100.0	1,004	18.0	5,564	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0	
Middle-income	2,744	2,022	33.8	73.7	421	15.3	301	11.0	
Upper-income	4,861	3,962	66.2	81.5	587	12.1	312	6.4	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	7,605	5,984	100.0	78.7	1,008	13.3	613	8.1	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0	
Middle-income	273	36.7	232	35.6	24	51.1	17	37.8	
Upper-income	470	63.3	419	64.4	23	48.9	28	62.2	
Unknown-income	0	0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	743	100.0	651	100.0	47	100.0	45	100.0	
Percentage of Total Businesses:				87.6		6.3		6.1	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0	
Middle-income	18	58.1	16	57.1	2	66.7	0	0.0	
Upper-income	13	41.9	12	42.9	1	33.3	0	0.0	
Unknown-income	0	0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	31	100.0	28	100.0	3	100.0	0	.0	
Percentage of Total Farms:				90.3		9.7		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: LA St. James

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	33.8%	0	0.0%	12.8%	\$0	0.0%	11.8%	0	0.0%	19.4%	\$0	0.0%	15.0%
	Upper	4	100.0%	\$528	100.0%	66.2%	2	100.0%	84.2%	\$252	100.0%	87.2%	2	100.0%	79.9%	\$276	100.0%	83.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.0%	\$0	0.0%	1.0%	0	0.0%	0.7%	\$0	0.0%	1.1%
	Total	4	100.0%	\$528	100.0%	100.0%	2	100.0%	100.0%	\$252	100.0%	100.0%	2	100.0%	100.0%	\$276	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	21.1%	\$874	21.0%	33.8%	6	25.0%	20.5%	\$648	24.9%	19.7%	2	14.3%	12.6%	\$226	14.4%	10.8%
	Upper	30	78.9%	\$3,297	79.0%	66.2%	18	75.0%	79.0%	\$1,950	75.1%	79.6%	12	85.7%	87.4%	\$1,347	85.6%	89.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	38	100.0%	\$4,171	100.0%	100.0%	24	100.0%	100.0%	\$2,598	100.0%	100.0%	14	100.0%	100.0%	\$1,573	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	33.8%	0	0.0%	34.0%	\$0	0.0%	24.5%	0	0.0%	29.2%	\$0	0.0%	21.6%
	Upper	7	100.0%	\$74	100.0%	66.2%	2	100.0%	66.0%	\$50	100.0%	75.5%	5	100.0%	70.8%	\$24	100.0%	78.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$74	100.0%	100.0%	2	100.0%	100.0%	\$50	100.0%	100.0%	5	100.0%	100.0%	\$24	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	37.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	62.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	16.3%	\$874	18.3%	33.8%	6	21.4%	19.8%	\$648	22.3%	18.1%	2	9.5%	16.2%	\$226	12.1%	12.3%
	Upper	41	83.7%	\$3,899	81.7%	66.2%	22	78.6%	79.1%	\$2,252	77.7%	81.2%	19	90.5%	83.6%	\$1,647	87.9%	87.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.0%	\$0	0.0%	0.7%	0	0.0%	0.2%	\$0	0.0%	0.3%
	Total	49	100.0%	\$4,773	100.0%	100.0%	28	100.0%	100.0%	\$2,900	100.0%	100.0%	21	100.0%	100.0%	\$1,873	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	7	20.0%	\$118	8.5%	35.6%	0	0.0%	28.1%	\$0	0.0%	48.7%	7	24.1%	25.6%	\$118	15.0%	38.6%
	Upper	27	77.1%	\$1,251	90.1%	64.4%	6	100.0%	65.2%	\$601	100.0%	50.6%	21	72.4%	67.8%	\$650	82.5%	60.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	1	2.9%	\$20	1.4%		0	0.0%	6.7%	\$0	0.0%	0.6%	1	3.4%	6.6%	\$20	2.5%	0.7%	
Total	35	100.0%	\$1,389	100.0%	100.0%	6	100.0%	100.0%	\$601	100.0%	100.0%	29	100.0%	100.0%	\$788	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$24	100.0%	57.1%	1	100.0%	100.0%	\$14	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	2	100.0%	\$24	100.0%	100.0%	1	100.0%	100.0%	\$14	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: LA St. James

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison														
		Bank		Families by Family Income		2010			2011												
		Count		Dollar		%	Count		Dollar		Count		Dollar								
		#	%	\$(000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg					
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.2%	0	0.0%	3.0%	\$0	0.0%	1.7%	0	0.0%	1.4%	\$0	0.0%	0.3%			
	Moderate	0	0.0%	\$0	0.0%	11.4%	0	0.0%	7.5%	\$0	0.0%	4.0%	0	0.0%	17.3%	\$0	0.0%	10.2%			
	Middle	0	0.0%	\$0	0.0%	14.3%	0	0.0%	33.8%	\$0	0.0%	29.7%	0	0.0%	25.9%	\$0	0.0%	22.0%			
	Upper	4	100.0%	\$528	100.0%	53.2%	2	100.0%	49.6%	\$252	100.0%	58.8%	2	100.0%	46.8%	\$276	100.0%	62.0%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.0%	\$0	0.0%	5.8%	0	0.0%	8.6%	\$0	0.0%	5.5%			
	Total	4	100.0%	\$528	100.0%	100.0%	2	100.0%	100.0%	\$252	100.0%	100.0%	2	100.0%	100.0%	\$276	100.0%	100.0%			
REFINANCE	Low	2	5.3%	\$43	1.0%	21.2%	2	8.3%	1.5%	\$43	1.7%	0.3%	0	0.0%	0.7%	\$0	0.0%	0.1%			
	Moderate	3	7.9%	\$237	5.7%	11.4%	3	12.5%	4.8%	\$237	9.1%	3.2%	0	0.0%	7.3%	\$0	0.0%	4.7%			
	Middle	10	26.3%	\$813	19.5%	14.3%	5	20.8%	8.8%	\$402	15.5%	7.3%	5	35.7%	18.3%	\$411	26.1%	12.0%			
	Upper	23	60.5%	\$3,078	73.8%	53.2%	14	58.3%	75.8%	\$1,916	73.7%	80.5%	9	64.3%	65.1%	\$1,162	73.9%	75.3%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.3%	\$0	0.0%	8.8%	0	0.0%	8.6%	\$0	0.0%	7.8%			
	Total	38	100.0%	\$4,171	100.0%	100.0%	24	100.0%	100.0%	\$2,598	100.0%	100.0%	14	100.0%	100.0%	\$1,573	100.0%	100.0%			
HOME IMPROVEMENT	Low	2	28.6%	\$7	9.5%	21.2%	0	0.0%	10.6%	\$0	0.0%	2.3%	2	40.0%	14.6%	\$7	29.2%	1.6%			
	Moderate	0	0.0%	\$0	0.0%	11.4%	0	0.0%	6.4%	\$0	0.0%	2.3%	0	0.0%	14.6%	\$0	0.0%	12.1%			
	Middle	1	14.3%	\$40	54.1%	14.3%	1	50.0%	12.8%	\$40	80.0%	18.8%	0	0.0%	25.0%	\$0	0.0%	25.4%			
	Upper	4	57.1%	\$27	36.5%	53.2%	1	50.0%	48.9%	\$10	20.0%	74.6%	3	60.0%	35.4%	\$17	70.8%	56.4%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.3%	\$0	0.0%	2.0%	0	0.0%	10.4%	\$0	0.0%	4.5%			
	Total	7	100.0%	\$74	100.0%	100.0%	2	100.0%	100.0%	\$50	100.0%	100.0%	5	100.0%	100.0%	\$24	100.0%	100.0%			
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Moderate	0	0.0%	\$0	0.0%	11.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Middle	0	0.0%	\$0	0.0%	14.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Upper	0	0.0%	\$0	0.0%	53.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
HMDA TOTALS	Low	4	8.2%	\$50	1.0%	21.2%	2	7.1%	2.6%	\$43	1.5%	0.6%	2	9.5%	2.3%	\$7	0.4%	0.2%			
	Moderate	3	6.1%	\$237	5.0%	11.4%	3	10.7%	5.5%	\$237	8.2%	3.3%	0	0.0%	10.9%	\$0	0.0%	6.5%			
	Middle	11	22.4%	\$853	17.9%	14.3%	6	21.4%	14.8%	\$442	15.2%	12.6%	5	23.8%	21.1%	\$411	21.9%	15.2%			
	Upper	31	63.3%	\$3,633	76.1%	53.2%	17	60.7%	67.6%	\$2,178	75.1%	75.4%	14	66.7%	57.0%	\$1,455	77.7%	71.0%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.5%	\$0	0.0%	7.9%	0	0.0%	8.8%	\$0	0.0%	7.1%			
	Total	49	100.0%	\$4,773	100.0%	100.0%	28	100.0%	100.0%	\$2,900	100.0%	100.0%	21	100.0%	100.0%	\$1,873	100.0%	100.0%			
Small Business	Revenue	\$1 Million or Less	8	22.9%	\$433	31.2%	Total Businesses		87.6%	4	66.7%	29.2%	\$272	45.3%	32.3%	4	13.8%	32.2%	\$161	20.4%	27.7%
		Over \$1 Million	4	11.4%	\$574	41.3%	6.3%	2	33.3%							2	6.9%				
		Total Rev. available	12	34.3%	\$1,007	72.5%	93.9%	6	100.0%							6	20.7%				
		Rev. Not Known	23	65.7%	\$382	27.5%	6.1%	0	0.0%							23	79.3%				
		Total	35	100.0%	\$1,389	100.0%	100.0%	6	100.0%							29	100.0%				
	Loan Size	\$100,000 or Less	32	91.4%	\$716	51.5%		4	66.7%	87.6%	\$153	25.5%	14.7%	28	96.6%	87.6%	\$563	71.4%	16.7%		
\$100,001 - \$250,000		2	5.7%	\$364	26.2%		1	16.7%	3.4%	\$139	23.1%	11.2%	1	3.4%	3.3%	\$225	28.6%	10.2%			
\$250,001 - \$1 Million		1	2.9%	\$309	22.2%		1	16.7%	9.0%	\$309	51.4%	74.1%	0	0.0%	9.1%	\$0	0.0%	73.1%			
Total		35	100.0%	\$1,389	100.0%		6	100.0%	100.0%	\$601	100.0%	100.0%	29	100.0%	100.0%	\$788	100.0%	100.0%			
Small Farm		Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms		90.3%	0	0.0%	33.3%	\$0	0.0%	38.2%	0	0.0%	0.0%	\$0	0.0%
	Over \$1 Million		1	50.0%	\$14	58.3%	9.7%	1	100.0%						0	0.0%					
	Not Known		1	50.0%	\$10	41.7%	0.0%	0	0.0%						1	100.0%					
	Total		2	100.0%	\$24	100.0%	100.0%	1	100.0%						1	100.0%					
	Loan Size	\$100,000 or Less	2	100.0%	\$24	100.0%		1	100.0%	100.0%	\$14	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%		
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
Total	2	100.0%	\$24	100.0%		1	100.0%	100.0%	\$14	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%				

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Origination & Purchases

Appendices

Combined Demographics Report

Assessment Area: LA Tangipahoa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,560	21.5
Moderate-income	2	11.1	1,889	7.3	601	31.8	3,548	13.7
Middle-income	9	50.0	12,572	48.5	2,654	21.1	4,662	18.0
Upper-income	7	38.9	11,434	44.2	1,409	12.3	12,125	46.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	18	100.0	25,895	100.0	4,664	18.0	25,895	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	3,465	1,793	6.7	51.7	1,166	33.7	506	14.6
Middle-income	19,751	12,709	47.4	64.3	4,984	25.2	2,058	10.4
Upper-income	17,578	12,303	45.9	70.0	3,603	20.5	1,672	9.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	40,794	26,805	100.0	65.7	9,753	23.9	4,236	10.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	441	8.4	391	8.2	27	12.4	23	8.6
Middle-income	2,746	52.2	2,472	51.7	124	56.9	150	56.4
Upper-income	2,076	39.4	1,916	40.1	67	30.7	93	35.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,263	100.0	4,779	100.0	218	100.0	266	100.0
Percentage of Total Businesses:				90.8		4.1		5.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	6	4.8	6	5.1	0	0.0	0	0.0
Middle-income	72	58.1	68	57.6	3	60.0	1	100.0
Upper-income	46	37.1	44	37.3	2	40.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	124	100.0	118	100.0	5	100.0	1	100.0
Percentage of Total Farms:				95.2		4.0		.8

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: LA Tangipahoa

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	4.3%	\$74	1.3%	6.7%	1	4.3%	3.5%	\$25	0.9%	2.2%	1	4.3%	4.6%	\$49	1.7%	2.8%
	Middle	16	34.8%	\$1,997	34.6%	47.4%	9	39.1%	45.0%	\$1,096	37.6%	45.0%	7	30.4%	40.9%	\$901	31.5%	38.8%
	Upper	28	60.9%	\$3,707	64.2%	45.9%	13	56.5%	51.5%	\$1,797	61.6%	52.8%	15	65.2%	54.6%	\$1,910	66.8%	58.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	46	100.0%	\$5,778	100.0%	100.0%	23	100.0%	100.0%	\$2,918	100.0%	100.0%	23	100.0%	100.0%	\$2,860	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	1.8%	\$145	0.9%	6.7%	1	1.4%	3.8%	\$90	0.8%	3.4%	1	2.5%	1.9%	\$55	1.0%	1.2%
	Middle	48	42.5%	\$6,933	43.5%	47.4%	36	49.3%	41.9%	\$5,316	49.8%	40.8%	12	30.0%	42.0%	\$1,617	30.6%	39.6%
	Upper	63	55.8%	\$8,866	55.6%	45.9%	36	49.3%	54.3%	\$5,260	49.3%	55.8%	27	67.5%	56.0%	\$3,606	68.3%	59.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	113	100.0%	\$15,944	100.0%	100.0%	73	100.0%	100.0%	\$10,666	100.0%	100.0%	40	100.0%	100.0%	\$5,278	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	13.3%	\$18	7.4%	6.7%	2	28.6%	6.6%	\$18	20.5%	2.0%	0	0.0%	3.8%	\$0	0.0%	1.3%
	Middle	5	33.3%	\$63	25.9%	47.4%	4	57.1%	37.1%	\$59	67.0%	33.9%	1	12.5%	43.9%	\$4	2.6%	40.1%
	Upper	8	53.3%	\$162	66.7%	45.9%	1	14.3%	56.3%	\$11	12.5%	64.0%	7	87.5%	52.3%	\$151	97.4%	58.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$243	100.0%	100.0%	7	100.0%	100.0%	\$88	100.0%	100.0%	8	100.0%	100.0%	\$155	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	41.4%	0	0.0%	12.5%	\$0	0.0%	12.6%	0	0.0%	9.1%	\$0	0.0%	7.3%
	Upper	0	0.0%	\$0	0.0%	47.0%	0	0.0%	87.5%	\$0	0.0%	87.4%	0	0.0%	90.9%	\$0	0.0%	92.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	3.4%	\$237	1.1%	6.7%	4	3.9%	3.8%	\$133	1.0%	2.9%	2	2.8%	3.2%	\$104	1.3%	1.9%
	Middle	69	39.7%	\$8,993	40.9%	47.4%	49	47.6%	42.9%	\$6,471	47.3%	42.2%	20	28.2%	41.5%	\$2,522	30.4%	38.3%
	Upper	99	56.9%	\$12,735	58.0%	45.9%	50	48.5%	53.3%	\$7,068	51.7%	54.9%	49	69.0%	55.3%	\$5,667	68.3%	59.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	174	100.0%	\$21,965	100.0%	100.0%	103	100.0%	100.0%	\$13,672	100.0%	100.0%	71	100.0%	100.0%	\$8,293	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	14	6.2%	\$1,504	9.4%	8.2%	6	7.0%	7.8%	\$1,312	16.4%	13.7%	8	5.8%	5.6%	\$192	2.4%	5.9%
	Middle	119	52.9%	\$9,825	61.3%	51.7%	48	55.8%	46.0%	\$4,312	54.0%	40.8%	71	51.1%	45.3%	\$5,513	68.6%	39.0%
	Upper	92	40.9%	\$4,695	29.3%	40.1%	32	37.2%	42.8%	\$2,363	29.6%	42.9%	60	43.2%	44.0%	\$2,332	29.0%	52.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.4%	\$0	0.0%	2.7%	0	0.0%	5.1%	\$0	0.0%	2.2%	
Total	225	100.0%	\$16,024	100.0%	100.0%	86	100.0%	100.0%	\$7,987	100.0%	100.0%	139	100.0%	100.0%	\$8,037	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.1%	0	0.0%	17.6%	\$0	0.0%	11.7%	0	0.0%	6.7%	\$0	0.0%	2.1%
	Middle	0	0.0%	\$0	0.0%	57.6%	0	0.0%	35.3%	\$0	0.0%	57.2%	0	0.0%	20.0%	\$0	0.0%	33.2%
	Upper	0	0.0%	\$0	0.0%	37.3%	0	0.0%	41.2%	\$0	0.0%	30.7%	0	0.0%	73.3%	\$0	0.0%	64.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.9%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: LA Tangipahoa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count	Dollar	Count	Dollar	Bank	Agg	Dollar	Agg	Count		Dollar							
										Bank	Agg	Bank	Agg						
#	%	\$(000s)	%	%	#	%	%	\$(000s)	%	%	#	%	%	\$(000s)	%	%			
HOME PURCHASE	Low	4	8.7%	\$273	4.7%	21.5%	1	4.3%	3.5%	\$25	0.9%	1.9%	3	13.0%	3.5%	\$248	8.7%	1.8%	
	Moderate	8	17.4%	\$762	13.2%	13.7%	6	26.1%	17.2%	\$515	17.6%	13.4%	2	8.7%	18.9%	\$247	8.6%	15.1%	
	Middle	11	23.9%	\$1,195	20.7%	18.0%	6	26.1%	29.2%	\$622	21.3%	27.2%	5	21.7%	29.6%	\$573	20.0%	28.8%	
	Upper	23	50.0%	\$3,548	61.4%	46.8%	10	43.5%	41.3%	\$1,756	60.2%	47.0%	13	56.5%	36.2%	\$1,792	62.7%	42.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.7%	\$0	0.0%	10.4%	0	0.0%	11.8%	\$0	0.0%	11.8%	
	Total	46	100.0%	\$5,778	100.0%	100.0%	23	100.0%	100.0%	\$2,918	100.0%	100.0%	23	100.0%	100.0%	\$2,860	100.0%	100.0%	
REFINANCE	Low	7	6.2%	\$578	3.6%	21.5%	5	6.8%	2.8%	\$458	4.3%	1.3%	2	5.0%	2.2%	\$120	2.3%	1.2%	
	Moderate	9	8.0%	\$930	5.8%	13.7%	6	8.2%	6.7%	\$689	6.5%	4.2%	3	7.5%	6.4%	\$241	4.6%	3.9%	
	Middle	26	23.0%	\$2,950	18.5%	18.0%	17	23.3%	13.2%	\$1,894	17.8%	10.0%	9	22.5%	16.4%	\$1,056	20.0%	13.2%	
	Upper	70	61.9%	\$11,415	71.6%	46.8%	44	60.3%	55.6%	\$7,554	70.8%	61.6%	26	65.0%	51.3%	\$3,861	73.2%	56.0%	
	Unknown	1	0.9%	\$71	0.4%	0.0%	1	1.4%	21.7%	\$71	0.7%	22.9%	0	0.0%	23.7%	\$0	0.0%	25.7%	
	Total	113	100.0%	\$15,944	100.0%	100.0%	73	100.0%	100.0%	\$10,666	100.0%	100.0%	40	100.0%	100.0%	\$5,278	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	20.0%	\$24	9.9%	21.5%	1	14.3%	6.0%	\$15	17.0%	2.6%	2	25.0%	10.6%	\$9	5.8%	3.0%	
	Moderate	3	20.0%	\$19	7.8%	13.7%	1	14.3%	9.6%	\$11	12.5%	2.3%	2	25.0%	12.1%	\$8	5.2%	3.3%	
	Middle	2	13.3%	\$41	16.9%	18.0%	2	28.6%	19.8%	\$41	46.6%	15.0%	0	0.0%	18.2%	\$0	0.0%	15.1%	
	Upper	6	40.0%	\$149	61.3%	46.8%	2	28.6%	52.7%	\$11	12.5%	64.7%	4	50.0%	56.1%	\$138	89.0%	74.9%	
	Unknown	1	6.7%	\$10	4.1%	0.0%	1	14.3%	12.0%	\$10	11.4%	15.3%	0	0.0%	3.0%	\$0	0.0%	3.7%	
	Total	15	100.0%	\$243	100.0%	100.0%	7	100.0%	100.0%	\$88	100.0%	100.0%	8	100.0%	100.0%	\$155	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	13.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	46.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	14	8.0%	\$875	4.0%	21.5%	7	6.8%	3.2%	\$498	3.6%	1.6%	7	9.9%	3.1%	\$377	4.5%	1.4%	
	Moderate	20	11.5%	\$1,711	7.8%	13.7%	13	12.6%	11.1%	\$1,215	8.9%	7.8%	7	9.9%	12.2%	\$496	6.0%	8.5%	
	Middle	39	22.4%	\$4,186	19.1%	18.0%	25	24.3%	20.0%	\$2,557	18.7%	17.1%	14	19.7%	22.3%	\$1,629	19.6%	19.4%	
	Upper	99	56.9%	\$15,112	68.8%	46.8%	56	54.4%	49.5%	\$9,321	68.2%	55.4%	43	60.6%	44.6%	\$5,791	69.8%	48.8%	
	Unknown	2	1.1%	\$81	0.4%	0.0%	2	1.9%	16.1%	\$81	0.6%	18.1%	0	0.0%	17.8%	\$0	0.0%	21.9%	
	Total	174	100.0%	\$21,965	100.0%	100.0%	103	100.0%	100.0%	\$13,672	100.0%	100.0%	71	100.0%	100.0%	\$8,293	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	69	30.7%	\$4,558	28.4%	90.8%	36	41.9%	27.1%	\$2,816	35.3%	36.4%	33	23.7%	32.9%	\$1,742	21.7%	38.9%
		Over \$1 Million	46	20.4%	\$7,897	49.3%	4.1%	28	32.6%					18	12.9%				
		Total Rev. available	115	51.1%	\$12,455	77.7%	94.9%	64	74.5%					51	36.6%				
		Rev. Not Known	110	48.9%	\$3,569	22.3%	5.1%	22	25.6%					88	63.3%				
	Total	225	100.0%	\$16,024	100.0%	100.0%	86	100.0%					139	100.0%					
Loan Size	\$100,000 or Less	190	84.4%	\$6,162	38.5%		69	80.2%	90.1%	\$2,955	37.0%	25.2%	121	87.1%	92.0%	\$3,207	39.9%	29.4%	
	\$100,001 - \$250,000	24	10.7%	\$4,394	27.4%		10	11.6%	4.3%	\$1,901	23.8%	15.0%	14	10.1%	4.3%	\$2,493	31.0%	19.3%	
	\$250,001 - \$1 Million	11	4.9%	\$5,468	34.1%		7	8.1%	5.7%	\$3,131	39.2%	59.8%	4	2.9%	3.7%	\$2,337	29.1%	51.3%	
	Total	225	100.0%	\$16,024	100.0%		86	100.0%	100.0%	\$7,987	100.0%	100.0%	139	100.0%	100.0%	\$8,037	100.0%	100.0%	
	Total Farms																		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	95.2%	0	0.0%	58.8%	\$0	0.0%	52.1%	0	0.0%	73.3%	\$0	0.0%	89.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.0%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	86.7%	\$0	0.0%	37.8%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	13.3%	\$0	0.0%	62.2%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: MO Cape Girardeau

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	2,823	15.6	
Moderate-income	3	18.8	1,732	9.6	349	20.2	3,074	17.0	
Middle-income	11	68.8	13,379	74.0	798	6.0	4,353	24.1	
Upper-income	2	12.5	2,958	16.4	60	2.0	7,819	43.3	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	16	100.0	18,069	100.0	1,207	6.7	18,069	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	3,831	1,434	7.8	37.4	1,932	50.4	465	12.1	
Middle-income	21,393	13,782	74.7	64.4	5,821	27.2	1,790	8.4	
Upper-income	4,210	3,234	17.5	76.8	777	18.5	199	4.7	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	29,434	18,450	100.0	62.7	8,530	29.0	2,454	8.3	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	301	8.3	247	7.8	39	14.1	15	7.3	
Middle-income	2,901	79.7	2,509	79.5	213	77.2	179	87.3	
Upper-income	436	12.0	401	12.7	24	8.7	11	5.4	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	3,638	100.0	3,157	100.0	276	100.0	205	100.0	
Percentage of Total Businesses:			86.8		7.6		5.6		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	1	0.4	1	0.4	0	0.0	0	0.0	
Middle-income	223	95.7	222	95.7	0	0.0	1	100.0	
Upper-income	9	3.9	9	3.9	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	233	100.0	232	100.0	0	.0	1	100.0	
Percentage of Total Farms:			99.6		.0		.4		

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Cape Girardeau

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	2.6%	\$113	2.2%	7.8%	1	4.3%	6.0%	\$113	3.8%	3.0%	0	0.0%	6.2%	\$0	0.0%	2.9%
	Middle	31	79.5%	\$3,852	75.9%	74.7%	19	82.6%	74.8%	\$2,425	81.5%	74.3%	12	75.0%	77.9%	\$1,427	68.0%	83.5%
	Upper	7	17.9%	\$1,109	21.9%	17.5%	3	13.0%	19.2%	\$439	14.7%	22.7%	4	25.0%	15.9%	\$670	32.0%	13.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	39	100.0%	\$5,074	100.0%	100.0%	23	100.0%	100.0%	\$2,977	100.0%	100.0%	16	100.0%	100.0%	\$2,097	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	2.8%	\$182	1.2%	7.8%	2	2.7%	3.2%	\$156	1.5%	2.2%	1	2.9%	4.0%	\$26	0.6%	2.7%
	Middle	86	79.6%	\$11,602	78.7%	74.7%	57	77.0%	77.8%	\$7,798	75.6%	78.5%	29	85.3%	79.5%	\$3,804	86.2%	81.3%
	Upper	19	17.6%	\$2,951	20.0%	17.5%	15	20.3%	19.0%	\$2,367	22.9%	19.3%	4	11.8%	16.5%	\$584	13.2%	16.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	108	100.0%	\$14,735	100.0%	100.0%	74	100.0%	100.0%	\$10,321	100.0%	100.0%	34	100.0%	100.0%	\$4,414	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.8%	0	0.0%	10.0%	\$0	0.0%	6.7%	0	0.0%	9.6%	\$0	0.0%	8.0%
	Middle	8	100.0%	\$131	100.0%	74.7%	3	100.0%	72.0%	\$106	100.0%	55.0%	5	100.0%	76.0%	\$25	100.0%	73.5%
	Upper	0	0.0%	\$0	0.0%	17.5%	0	0.0%	18.0%	\$0	0.0%	38.3%	0	0.0%	14.4%	\$0	0.0%	18.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$131	100.0%	100.0%	3	100.0%	100.0%	\$106	100.0%	100.0%	5	100.0%	100.0%	\$25	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.9%	0	0.0%	9.5%	\$0	0.0%	2.0%	0	0.0%	8.7%	\$0	0.0%	5.9%
	Middle	0	0.0%	\$0	0.0%	66.8%	0	0.0%	66.7%	\$0	0.0%	76.7%	0	0.0%	65.2%	\$0	0.0%	53.3%
	Upper	0	0.0%	\$0	0.0%	12.2%	0	0.0%	23.8%	\$0	0.0%	21.3%	0	0.0%	26.1%	\$0	0.0%	40.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	2.6%	\$295	1.5%	7.8%	3	3.0%	4.5%	\$269	2.0%	2.5%	1	1.8%	5.1%	\$26	0.4%	3.0%
	Middle	125	80.6%	\$15,585	78.2%	74.7%	79	79.0%	76.5%	\$10,329	77.1%	76.6%	46	83.6%	78.6%	\$5,256	80.4%	80.5%
	Upper	26	16.8%	\$4,060	20.4%	17.5%	18	18.0%	19.1%	\$2,806	20.9%	20.8%	8	14.5%	16.3%	\$1,254	19.2%	16.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	155	100.0%	\$19,940	100.0%	100.0%	100	100.0%	100.0%	\$13,404	100.0%	100.0%	55	100.0%	100.0%	\$6,536	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	13	9.3%	\$582	4.8%	7.8%	3	6.7%	7.7%	\$272	6.9%	9.1%	10	10.5%	10.7%	\$310	3.8%	12.0%
	Middle	114	81.4%	\$10,553	87.3%	79.5%	38	84.4%	73.0%	\$3,473	87.5%	79.8%	76	80.0%	73.2%	\$7,080	87.1%	78.8%
	Upper	13	9.3%	\$959	7.9%	12.7%	4	8.9%	15.2%	\$225	5.7%	10.1%	9	9.5%	12.5%	\$734	9.0%	8.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.1%	\$0	0.0%	1.0%	0	0.0%	3.5%	\$0	0.0%	0.5%	
Total	140	100.0%	\$12,094	100.0%	100.0%	45	100.0%	100.0%	\$3,970	100.0%	100.0%	95	100.0%	100.0%	\$8,124	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.4%	0	0.0%	1.6%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	12	70.6%	\$811	56.3%	95.7%	2	66.7%	96.7%	\$302	37.7%	89.9%	10	71.4%	93.4%	\$509	79.8%	97.0%
	Upper	5	29.4%	\$629	43.7%	3.9%	1	33.3%	1.6%	\$500	62.3%	9.8%	4	28.6%	6.6%	\$129	20.2%	3.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	17	100.0%	\$1,440	100.0%	100.0%	3	100.0%	100.0%	\$802	100.0%	100.0%	14	100.0%	100.0%	\$638	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: MO Cape Girardeau

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count		Dollar		#	Count		Dollar		Count		Dollar						
		#	%	\$(000s)	%		%	%	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Agg		
HOME PURCHASE	Low	6	15.4%	\$394	7.8%	15.6%	5	21.7%	9.0%	\$321	10.8%	4.9%	1	6.3%	7.0%	\$73	3.5%	3.3%	
	Moderate	5	12.8%	\$539	10.6%	17.0%	2	8.7%	20.8%	\$251	8.4%	15.7%	3	18.8%	18.8%	\$288	13.7%	11.5%	
	Middle	10	25.6%	\$1,370	27.0%	24.1%	4	17.4%	23.8%	\$586	19.7%	21.7%	6	37.5%	20.9%	\$784	37.4%	15.2%	
	Upper	18	46.2%	\$2,771	54.6%	43.3%	12	52.2%	38.5%	\$1,819	61.1%	49.5%	6	37.5%	39.7%	\$952	45.4%	44.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.9%	\$0	0.0%	8.2%	0	0.0%	13.7%	\$0	0.0%	25.5%	
	Total	39	100.0%	\$5,074	100.0%	100.0%	23	100.0%	100.0%	\$2,977	100.0%	100.0%	16	100.0%	100.0%	\$2,097	100.0%	100.0%	
REFINANCE	Low	4	3.7%	\$252	1.7%	15.6%	2	2.7%	3.3%	\$149	1.4%	1.6%	2	5.9%	4.3%	\$103	2.3%	2.0%	
	Moderate	19	17.6%	\$1,919	13.0%	17.0%	13	17.6%	12.6%	\$1,326	12.8%	8.1%	6	17.6%	14.4%	\$593	13.4%	9.1%	
	Middle	24	22.2%	\$2,326	15.8%	24.1%	18	24.3%	22.1%	\$1,810	17.5%	18.3%	6	17.6%	17.4%	\$516	11.7%	13.7%	
	Upper	60	55.6%	\$10,088	68.5%	43.3%	40	54.1%	51.1%	\$6,886	66.7%	60.7%	20	58.8%	48.6%	\$3,202	72.5%	58.8%	
	Unknown	1	0.9%	\$150	1.0%	0.0%	1	1.4%	10.9%	\$150	1.5%	11.2%	0	0.0%	15.4%	\$0	0.0%	16.4%	
	Total	108	100.0%	\$14,735	100.0%	100.0%	74	100.0%	100.0%	\$10,321	100.0%	100.0%	34	100.0%	100.0%	\$4,414	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	37.5%	\$11	8.4%	15.6%	2	66.7%	6.0%	\$6	5.7%	1.6%	1	20.0%	5.6%	\$5	20.0%	2.5%	
	Moderate	2	25.0%	\$7	5.3%	17.0%	0	0.0%	14.0%	\$0	0.0%	7.9%	2	40.0%	20.8%	\$7	28.0%	8.6%	
	Middle	1	12.5%	\$3	2.3%	24.1%	0	0.0%	21.0%	\$0	0.0%	14.6%	1	20.0%	24.0%	\$3	12.0%	16.4%	
	Upper	2	25.0%	\$110	84.0%	43.3%	1	33.3%	48.0%	\$100	94.3%	65.8%	1	20.0%	40.8%	\$10	40.0%	55.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.0%	\$0	0.0%	10.2%	0	0.0%	8.8%	\$0	0.0%	16.6%	
	Total	8	100.0%	\$131	100.0%	100.0%	3	100.0%	100.0%	\$106	100.0%	100.0%	5	100.0%	100.0%	\$25	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	15.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	24.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	8.4%	\$657	3.3%	15.6%	9	9.0%	5.3%	\$476	3.6%	2.6%	4	7.3%	5.3%	\$181	2.8%	2.4%	
	Moderate	26	16.8%	\$2,465	12.4%	17.0%	15	15.0%	15.4%	\$1,577	11.8%	10.3%	11	20.0%	16.1%	\$888	13.6%	9.5%	
	Middle	35	22.6%	\$3,699	18.6%	24.1%	22	22.0%	22.5%	\$2,396	17.9%	18.7%	13	23.6%	18.8%	\$1,303	19.9%	13.6%	
	Upper	80	51.6%	\$12,969	65.0%	43.3%	53	53.0%	46.2%	\$8,805	65.7%	55.2%	27	49.1%	44.6%	\$4,164	63.7%	50.2%	
	Unknown	1	0.6%	\$150	0.8%	0.0%	1	1.0%	10.5%	\$150	1.1%	13.2%	0	0.0%	15.2%	\$0	0.0%	24.3%	
	Total	155	100.0%	\$19,940	100.0%	100.0%	100	100.0%	100.0%	\$13,404	100.0%	100.0%	55	100.0%	100.0%	\$6,536	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	50	35.7%	\$3,232	26.7%	86.8%	29	64.4%	34.4%	\$1,950	49.1%	38.7%	21	22.1%	38.6%	\$1,282	15.8%	36.1%
		Over \$1 Million	21	15.0%	\$6,371	52.7%	7.6%	5	11.1%					16	16.8%				
		Total Rev. available	71	50.7%	\$9,603	79.4%	94.4%	34	75.5%					37	38.9%				
		Rev. Not Known	69	49.3%	\$2,491	20.6%	5.6%	11	24.4%					58	61.1%				
	Total	140	100.0%	\$12,094	100.0%	100.0%	45	100.0%	100.0%				95	100.0%					
Loan Size	\$100,000 or Less	115	82.1%	\$3,437	28.4%		38	84.4%	88.8%	\$1,452	36.6%	25.7%	77	81.1%	89.6%	\$1,985	24.4%	26.2%	
	\$100,001 - \$250,000	14	10.0%	\$2,285	18.9%		4	8.9%	5.0%	\$671	16.9%	16.0%	10	10.5%	4.9%	\$1,614	19.9%	17.8%	
	\$250,001 - \$1 Million	11	7.9%	\$6,372	52.7%		3	6.7%	6.3%	\$1,847	46.5%	58.3%	8	8.4%	5.5%	\$4,525	55.7%	56.0%	
	Total	140	100.0%	\$12,094	100.0%		45	100.0%	100.0%	\$3,970	100.0%	100.0%	95	100.0%	100.0%	\$8,124	100.0%	100.0%	
	Total Farms																		
Small Farm	Revenue	\$1 Million or Less	8	47.1%	\$820	56.9%	99.6%	2	66.7%	78.7%	\$302	37.7%	79.1%	6	42.9%	70.5%	\$518	81.2%	87.8%
		Over \$1 Million	4	23.5%	\$579	40.2%	0.0%	1	33.3%					3	21.4%				
		Not Known	5	29.4%	\$41	2.8%	0.4%	0	0.0%					5	35.7%				
		Total	17	100.0%	\$1,440	100.0%	100.0%	3	100.0%					14	100.0%				
	Loan Size	\$100,000 or Less	13	76.5%	\$338	23.5%		0	0.0%	77.0%	\$0	0.0%	37.0%	13	92.9%	80.3%	\$338	53.0%	36.8%
		\$100,001 - \$250,000	2	11.8%	\$302	21.0%		2	66.7%	16.4%	\$302	37.7%	31.9%	0	0.0%	13.1%	\$0	0.0%	33.1%
Total		17	100.0%	\$800	55.6%		1	33.3%	6.6%	\$500	62.3%	31.1%	1	7.1%	6.6%	\$300	47.0%	30.1%	
Total	17	100.0%	\$1,440	100.0%		3	100.0%	100.0%	\$802	100.0%	100.0%	14	100.0%	100.0%	\$638	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: MO Central MO

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	3,524	16.7	
Moderate-income	1	5.0	689	3.3	170	24.7	3,576	17.0	
Middle-income	16	80.0	17,069	81.0	1,811	10.6	4,731	22.5	
Upper-income	3	15.0	3,312	15.7	177	5.3	9,239	43.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	20	100.0	21,070	100.0	2,158	10.2	21,070	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	1,930	473	2.1	24.5	1,091	56.5	366	19.0	
Middle-income	29,599	18,124	81.6	61.2	6,868	23.2	4,607	15.6	
Upper-income	5,048	3,608	16.2	71.5	974	19.3	466	9.2	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	36,577	22,205	100.0	60.7	8,933	24.4	5,439	14.9	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	213	4.9	192	4.9	14	7.4	7	3.8	
Middle-income	3,507	81.3	3,195	81.0	156	83.0	156	84.8	
Upper-income	595	13.8	556	14.1	18	9.6	21	11.4	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	4,315	100.0	3,943	100.0	188	100.0	184	100.0	
Percentage of Total Businesses:			91.4		4.4		4.3		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	2	0.7	2	0.7	0	0.0	0	0.0	
Middle-income	258	88.7	258	88.7	0	0.0	0	0.0	
Upper-income	31	10.7	31	10.7	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	291	100.0	291	100.0	0	.0	0	.0	
Percentage of Total Farms:			100.0		.0		.0		

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Central MO

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.0%	\$0	0.0%	1.1%	0	0.0%	1.5%	\$0	0.0%	1.6%
	Middle	25	83.3%	\$2,194	71.9%	81.6%	17	81.0%	79.5%	\$1,370	62.4%	76.3%	8	88.9%	78.7%	\$824	96.5%	76.4%
	Upper	5	16.7%	\$857	28.1%	16.2%	4	19.0%	19.4%	\$827	37.6%	22.6%	1	11.1%	19.7%	\$30	3.5%	21.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	30	100.0%	\$3,051	100.0%	100.0%	21	100.0%	100.0%	\$2,197	100.0%	100.0%	9	100.0%	100.0%	\$854	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	3.8%	\$308	3.1%	2.1%	2	4.5%	1.4%	\$218	4.2%	1.1%	1	2.8%	2.3%	\$90	1.9%	2.1%
	Middle	59	73.8%	\$6,926	70.7%	81.6%	32	72.7%	76.8%	\$3,454	67.0%	77.3%	27	75.0%	77.3%	\$3,472	74.9%	76.8%
	Upper	18	22.5%	\$2,562	26.2%	16.2%	10	22.7%	21.6%	\$1,486	28.8%	21.3%	8	22.2%	20.2%	\$1,076	23.2%	20.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Total	80	100.0%	\$9,796	100.0%	100.0%	44	100.0%	100.0%	\$5,158	100.0%	100.0%	36	100.0%	100.0%	\$4,638	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.1%	\$0	0.0%	0.2%	0	0.0%	3.1%	\$0	0.0%	11.0%
	Middle	2	100.0%	\$5	100.0%	81.6%	2	100.0%	88.6%	\$5	100.0%	90.6%	0	0.0%	79.2%	\$0	0.0%	70.9%
	Upper	0	0.0%	\$0	0.0%	16.2%	0	0.0%	10.2%	\$0	0.0%	9.3%	0	0.0%	17.7%	\$0	0.0%	18.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$5	100.0%	100.0%	2	100.0%	100.0%	\$5	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	37.5%	\$0	0.0%	19.1%
	Middle	0	0.0%	\$0	0.0%	66.9%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	62.5%	\$0	0.0%	80.9%
	Upper	0	0.0%	\$0	0.0%	6.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	2.7%	\$308	2.4%	2.1%	2	3.0%	1.3%	\$218	3.0%	1.1%	1	2.2%	2.2%	\$90	1.6%	2.4%
	Middle	86	76.8%	\$9,125	71.0%	81.6%	51	76.1%	78.2%	\$4,829	65.6%	77.4%	35	77.8%	77.8%	\$4,296	78.2%	76.6%
	Upper	23	20.5%	\$3,419	26.6%	16.2%	14	20.9%	20.4%	\$2,313	31.4%	21.4%	9	20.0%	19.8%	\$1,106	20.1%	20.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	112	100.0%	\$12,852	100.0%	100.0%	67	100.0%	100.0%	\$7,360	100.0%	100.0%	45	100.0%	100.0%	\$5,492	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	3.4%	\$10	0.9%	4.9%	0	0.0%	2.4%	\$0	0.0%	1.1%	1	5.6%	2.5%	\$10	1.2%	0.8%
	Middle	24	82.8%	\$1,050	90.3%	81.0%	10	90.9%	83.2%	\$306	88.4%	92.1%	14	77.8%	81.9%	\$744	91.1%	90.8%
	Upper	4	13.8%	\$103	8.9%	14.1%	1	9.1%	10.7%	\$40	11.6%	5.7%	3	16.7%	11.3%	\$63	7.7%	7.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.7%	\$0	0.0%	1.0%	0	0.0%	4.3%	\$0	0.0%	0.8%	
Total	29	100.0%	\$1,163	100.0%	100.0%	11	100.0%	100.0%	\$346	100.0%	100.0%	18	100.0%	100.0%	\$817	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	50.0%	\$336	76.7%	88.7%	0	0.0%	96.5%	\$0	0.0%	96.8%	1	50.0%	97.5%	\$336	76.7%	96.8%
	Upper	1	50.0%	\$102	23.3%	10.7%	0	0.0%	3.0%	\$0	0.0%	3.2%	1	50.0%	2.1%	\$102	23.3%	3.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.5%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.1%	
Total	2	100.0%	\$438	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$438	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: MO Central MO

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income	2010		2011												
		Count	Dollar		Bank	Agg	Count		Dollar										
				#			%	\$ (000s)	%	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	2	6.7%	\$124	4.1%	16.7%	2	9.5%	7.0%	\$124	5.6%	3.7%	0	0.0%	5.4%	\$0	0.0%	2.1%	
	Moderate	9	30.0%	\$581	19.0%	17.0%	6	28.6%	17.8%	\$414	18.8%	12.0%	3	33.3%	19.5%	\$167	19.6%	13.6%	
	Middle	9	30.0%	\$926	30.4%	22.5%	5	23.8%	22.4%	\$505	23.0%	20.8%	4	44.4%	23.5%	\$421	49.3%	21.5%	
	Upper	10	33.3%	\$1,420	46.5%	43.8%	8	38.1%	41.3%	\$1,154	52.5%	51.5%	2	22.2%	40.7%	\$266	31.1%	53.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.5%	\$0	0.0%	11.9%	0	0.0%	10.9%	\$0	0.0%	9.7%	
	Total	30	100.0%	\$3,051	100.0%	100.0%	21	100.0%	100.0%	\$2,197	100.0%	100.0%	9	100.0%	100.0%	\$854	100.0%	100.0%	
REFINANCE	Low	3	3.8%	\$141	1.4%	16.7%	1	2.3%	3.2%	\$54	1.0%	1.8%	2	5.6%	3.5%	\$87	1.9%	1.6%	
	Moderate	3	3.8%	\$190	1.9%	17.0%	2	4.5%	10.8%	\$137	2.7%	7.0%	1	2.8%	10.9%	\$53	1.1%	6.8%	
	Middle	20	25.0%	\$2,153	22.0%	22.5%	10	22.7%	18.6%	\$978	19.0%	15.6%	10	27.8%	17.8%	\$1,175	25.3%	14.1%	
	Upper	54	67.5%	\$7,312	74.6%	43.8%	31	70.5%	51.9%	\$3,989	77.3%	58.6%	23	63.9%	51.1%	\$3,323	71.6%	58.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.5%	\$0	0.0%	17.0%	0	0.0%	16.8%	\$0	0.0%	19.4%	
	Total	80	100.0%	\$9,796	100.0%	100.0%	44	100.0%	100.0%	\$5,158	100.0%	100.0%	36	100.0%	100.0%	\$4,638	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	16.7%	0	0.0%	10.2%	\$0	0.0%	4.6%	0	0.0%	9.4%	\$0	0.0%	5.5%	
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	19.3%	\$0	0.0%	19.6%	0	0.0%	12.5%	\$0	0.0%	8.6%	
	Middle	2	100.0%	\$5	100.0%	22.5%	2	100.0%	20.5%	\$5	100.0%	13.3%	0	0.0%	26.0%	\$0	0.0%	16.9%	
	Upper	0	0.0%	\$0	0.0%	43.8%	0	0.0%	42.0%	\$0	0.0%	56.7%	0	0.0%	47.9%	\$0	0.0%	64.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.0%	\$0	0.0%	5.8%	0	0.0%	4.2%	\$0	0.0%	4.5%	
	Total	2	100.0%	\$5	100.0%	100.0%	2	100.0%	100.0%	\$5	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	4.5%	\$265	2.1%	16.7%	3	4.5%	4.6%	\$178	2.4%	2.4%	2	4.4%	4.4%	\$87	1.6%	1.8%	
	Moderate	12	10.7%	\$771	6.0%	17.0%	8	11.9%	13.3%	\$551	7.5%	8.7%	4	8.9%	13.9%	\$220	4.0%	8.9%	
	Middle	31	27.7%	\$3,084	24.0%	22.5%	17	25.4%	19.8%	\$1,488	20.2%	17.0%	14	31.1%	20.1%	\$1,596	29.1%	16.3%	
	Upper	64	57.1%	\$8,732	67.9%	43.8%	39	58.2%	48.2%	\$5,143	69.9%	56.6%	25	55.6%	47.2%	\$3,589	65.3%	56.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.1%	\$0	0.0%	15.5%	0	0.0%	14.5%	\$0	0.0%	16.9%	
	Total	112	100.0%	\$12,852	100.0%	100.0%	67	100.0%	100.0%	\$7,360	100.0%	100.0%	45	100.0%	100.0%	\$5,492	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	15	51.7%	\$513	44.1%	91.4%	9	81.8%	59.8%	\$316	91.3%	67.5%	6	33.3%	61.5%	\$197	24.1%	66.9%
		Over \$1 Million	4	13.8%	\$554	47.6%	4.4%	1	9.1%					3	16.7%				
		Total Rev. available	19	65.5%	\$1,067	91.7%	95.8%	10	90.9%					9	50.0%				
		Rev. Not Known	10	34.5%	\$96	8.3%	4.3%	1	9.1%					9	50.0%				
		Total	29	100.0%	\$1,163	100.0%	100.0%	11	100.0%					18	100.0%				
	Loan Size	\$100,000 or Less	27	93.1%	\$659	56.7%		11	100.0%	90.3%	\$346	100.0%	33.4%	16	88.9%	92.5%	\$313	38.3%	38.9%
\$100,001 - \$250,000		1	3.4%	\$104	8.9%		0	0.0%	5.7%	\$0	0.0%	23.1%	1	5.6%	4.7%	\$104	12.7%	23.8%	
\$250,001 - \$1 Million		1	3.4%	\$400	34.4%		0	0.0%	4.0%	\$0	0.0%	43.4%	1	5.6%	2.8%	\$400	49.0%	37.3%	
Total		29	100.0%	\$1,163	100.0%		11	100.0%	100.0%	\$346	100.0%	100.0%	18	100.0%	100.0%	\$817	100.0%	100.0%	
Small Farm		Revenue	\$1 Million or Less	2	100.0%	\$438	100.0%	100.0%	0	0.0%	93.5%	\$0	0.0%	93.7%	2	100.0%	96.1%	\$438	100.0%
	Over \$1 Million		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total		2	100.0%	\$438	100.0%	100.0%	0	0.0%					2	100.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	89.4%	\$0	0.0%	55.7%	0	0.0%	89.4%	\$0	0.0%	50.5%
		\$100,001 - \$250,000	1	50.0%	\$102	23.3%		0	0.0%	8.5%	\$0	0.0%	30.0%	1	50.0%	8.1%	\$102	23.3%	30.0%
\$250,001 - \$500,000		1	50.0%	\$336	76.7%		0	0.0%	2.0%	\$0	0.0%	14.3%	1	50.0%	2.5%	\$336	76.7%	19.5%	
Total		2	100.0%	\$438	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$438	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: MO Columbia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	17.2	1,279	4.0	484	37.8	6,047	19.1
Moderate-income	6	20.7	3,751	11.8	610	16.3	5,673	17.9
Middle-income	13	44.8	18,059	57.0	985	5.5	7,245	22.9
Upper-income	5	17.2	8,576	27.1	312	3.6	12,700	40.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	29	100.0	31,665	100.0	2,391	7.6	31,665	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,751	560	1.8	11.8	3,647	76.8	544	11.5
Moderate-income	9,794	3,235	10.6	33.0	5,998	61.2	561	5.7
Middle-income	28,291	18,068	59.2	63.9	8,355	29.5	1,868	6.6
Upper-income	13,842	8,666	28.4	62.6	4,565	33.0	611	4.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	56,678	30,529	100.0	53.9	22,565	39.8	3,584	6.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,135	16.7	962	15.8	102	25.8	71	22.0
Moderate-income	926	13.6	797	13.1	69	17.5	60	18.6
Middle-income	3,074	45.3	2,799	46.1	165	41.8	110	34.1
Upper-income	1,656	24.4	1,515	24.9	59	14.9	82	25.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,791	100.0	6,073	100.0	395	100.0	323	100.0
Percentage of Total Businesses:				89.4		5.8		4.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	0.6	2	0.6	0	0.0	0	0.0
Moderate-income	10	3.2	10	3.2	0	0.0	0	0.0
Middle-income	274	87.0	273	86.9	0	0.0	1	100.0
Upper-income	29	9.2	29	9.2	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	315	100.0	314	100.0	0	.0	1	100.0
Percentage of Total Farms:				99.7		.0		.3

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Columbia

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	1.4%	\$0	0.0%	1.0%	0	0.0%	1.4%	\$0	0.0%	0.8%
	Moderate	1	3.1%	\$133	2.2%	10.6%	0	0.0%	11.8%	\$0	0.0%	10.1%	1	8.3%	9.3%	\$133	5.6%	7.1%
	Middle	26	81.3%	\$4,879	82.4%	59.2%	17	85.0%	61.0%	\$3,066	86.7%	57.8%	9	75.0%	62.2%	\$1,813	75.9%	59.0%
	Upper	5	15.6%	\$912	15.4%	28.4%	3	15.0%	25.8%	\$469	13.3%	31.1%	2	16.7%	27.1%	\$443	18.5%	33.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	32	100.0%	\$5,924	100.0%	100.0%	20	100.0%	100.0%	\$3,535	100.0%	100.0%	12	100.0%	100.0%	\$2,389	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	0.9%	\$0	0.0%	0.5%	0	0.0%	0.7%	\$0	0.0%	0.6%
	Moderate	15	9.7%	\$1,449	7.0%	10.6%	8	9.2%	7.8%	\$795	6.5%	6.2%	7	10.4%	7.2%	\$654	7.8%	5.6%
	Middle	103	66.9%	\$13,178	64.0%	59.2%	57	65.5%	59.5%	\$7,462	61.2%	57.0%	46	68.7%	60.3%	\$5,716	67.9%	56.2%
	Upper	36	23.4%	\$5,979	29.0%	28.4%	22	25.3%	31.8%	\$3,928	32.2%	36.3%	14	20.9%	31.8%	\$2,051	24.4%	37.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	154	100.0%	\$20,606	100.0%	100.0%	87	100.0%	100.0%	\$12,185	100.0%	100.0%	67	100.0%	100.0%	\$8,421	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	3.1%	\$0	0.0%	1.5%	0	0.0%	1.2%	\$0	0.0%	16.2%
	Moderate	1	16.7%	\$12	30.8%	10.6%	1	50.0%	7.3%	\$12	80.0%	12.5%	0	0.0%	10.3%	\$0	0.0%	9.3%
	Middle	5	83.3%	\$27	69.2%	59.2%	1	50.0%	57.5%	\$3	20.0%	53.2%	4	100.0%	56.4%	\$24	100.0%	39.3%
	Upper	0	0.0%	\$0	0.0%	28.4%	0	0.0%	32.1%	\$0	0.0%	32.8%	0	0.0%	32.1%	\$0	0.0%	35.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$39	100.0%	100.0%	2	100.0%	100.0%	\$15	100.0%	100.0%	4	100.0%	100.0%	\$24	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	26.7%	0	0.0%	24.1%	\$0	0.0%	20.8%	0	0.0%	17.6%	\$0	0.0%	10.0%
	Moderate	0	0.0%	\$0	0.0%	30.1%	0	0.0%	20.7%	\$0	0.0%	6.1%	0	0.0%	14.7%	\$0	0.0%	2.8%
	Middle	0	0.0%	\$0	0.0%	16.4%	0	0.0%	34.5%	\$0	0.0%	15.8%	0	0.0%	35.3%	\$0	0.0%	47.2%
	Upper	0	0.0%	\$0	0.0%	26.8%	0	0.0%	20.7%	\$0	0.0%	57.2%	0	0.0%	32.4%	\$0	0.0%	40.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	1.2%	\$0	0.0%	1.8%	0	0.0%	1.1%	\$0	0.0%	1.8%
	Moderate	17	8.9%	\$1,594	6.0%	10.6%	9	8.3%	9.4%	\$807	5.1%	7.6%	8	9.6%	8.2%	\$787	7.3%	6.0%
	Middle	134	69.8%	\$18,084	68.1%	59.2%	75	68.8%	59.9%	\$10,531	66.9%	54.9%	59	71.1%	60.8%	\$7,553	69.7%	56.1%
	Upper	41	21.4%	\$6,891	25.9%	28.4%	25	22.9%	29.5%	\$4,397	27.9%	35.6%	16	19.3%	29.9%	\$2,494	23.0%	36.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	192	100.0%	\$26,569	100.0%	100.0%	109	100.0%	100.0%	\$15,735	100.0%	100.0%	83	100.0%	100.0%	\$10,834	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	15	17.9%	\$470	15.2%	15.8%	3	12.5%	17.0%	\$162	23.4%	23.5%	12	20.0%	14.9%	\$308	12.9%	20.7%
	Moderate	7	8.3%	\$482	15.6%	13.1%	1	4.2%	12.5%	\$15	2.2%	12.3%	6	10.0%	12.0%	\$467	19.5%	14.9%
	Middle	49	58.3%	\$1,885	61.1%	46.1%	14	58.3%	44.2%	\$422	61.0%	40.1%	35	58.3%	49.3%	\$1,463	61.1%	44.8%
	Upper	13	15.5%	\$250	8.1%	24.9%	6	25.0%	25.2%	\$93	13.4%	24.0%	7	11.7%	23.1%	\$157	6.6%	19.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.1%	0	0.0%	0.7%	\$0	0.0%	0.0%	
Total	84	100.0%	\$3,087	100.0%	100.0%	24	100.0%	100.0%	\$692	100.0%	100.0%	60	100.0%	100.0%	\$2,395	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	3.4%	\$0	0.0%	4.0%	0	0.0%	1.7%	\$0	0.0%	2.2%
	Moderate	0	0.0%	\$0	0.0%	3.2%	0	0.0%	6.8%	\$0	0.0%	5.5%	0	0.0%	7.7%	\$0	0.0%	4.4%
	Middle	1	100.0%	\$202	100.0%	86.9%	1	100.0%	81.8%	\$202	100.0%	86.0%	0	0.0%	80.3%	\$0	0.0%	88.7%
	Upper	0	0.0%	\$0	0.0%	9.2%	0	0.0%	8.0%	\$0	0.0%	4.6%	0	0.0%	9.4%	\$0	0.0%	4.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.9%	\$0	0.0%	0.2%	
Total	1	100.0%	\$202	100.0%	100.0%	1	100.0%	100.0%	\$202	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MO Columbia

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count		Dollar		#	Count		Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %		%	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
						#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	3	9.4%	\$259	4.4%	19.1%	1	5.0%	11.3%	\$78	2.2%	7.1%	2	16.7%	11.0%	\$181	7.6%	6.6%	
	Moderate	11	34.4%	\$1,170	19.8%	17.9%	8	40.0%	23.8%	\$899	25.4%	19.0%	3	25.0%	22.6%	\$271	11.3%	18.0%	
	Middle	4	12.5%	\$561	9.5%	22.9%	4	20.0%	21.5%	\$561	15.9%	21.0%	0	0.0%	21.6%	\$0	0.0%	21.0%	
	Upper	14	43.8%	\$3,934	66.4%	40.1%	7	35.0%	28.1%	\$1,997	56.5%	36.1%	7	58.3%	32.0%	\$1,937	81.1%	41.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.3%	\$0	0.0%	16.9%	0	0.0%	12.8%	\$0	0.0%	13.0%	
	Total	32	100.0%	\$5,924	100.0%	100.0%	20	100.0%	100.0%	\$3,535	100.0%	100.0%	12	100.0%	100.0%	\$2,389	100.0%	100.0%	
REFINANCE	Low	7	4.5%	\$591	2.9%	19.1%	4	4.6%	4.4%	\$331	2.7%	2.5%	3	4.5%	5.9%	\$260	3.1%	3.3%	
	Moderate	37	24.0%	\$3,711	18.0%	17.9%	15	17.2%	14.1%	\$1,651	13.5%	9.4%	22	32.8%	15.2%	\$2,060	24.5%	10.3%	
	Middle	40	26.0%	\$5,055	24.5%	22.9%	28	32.2%	23.1%	\$3,613	29.7%	19.6%	12	17.9%	20.3%	\$1,442	17.1%	16.8%	
	Upper	67	43.5%	\$10,820	52.5%	40.1%	39	44.8%	45.3%	\$6,463	53.0%	53.7%	28	41.8%	43.8%	\$4,357	51.7%	53.7%	
	Unknown	3	1.9%	\$429	2.1%	0.0%	1	1.1%	13.1%	\$127	1.0%	14.8%	2	3.0%	14.9%	\$302	3.6%	15.9%	
	Total	154	100.0%	\$20,606	100.0%	100.0%	87	100.0%	100.0%	\$12,185	100.0%	100.0%	67	100.0%	100.0%	\$8,421	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	16.7%	\$5	12.8%	19.1%	0	0.0%	10.9%	\$0	0.0%	3.5%	1	25.0%	7.9%	\$5	20.8%	3.1%	
	Moderate	1	16.7%	\$3	7.7%	17.9%	0	0.0%	15.5%	\$0	0.0%	10.2%	1	25.0%	12.1%	\$3	12.5%	8.2%	
	Middle	3	50.0%	\$20	51.3%	22.9%	2	100.0%	24.4%	\$15	100.0%	19.9%	1	25.0%	21.2%	\$5	20.8%	9.9%	
	Upper	1	16.7%	\$11	28.2%	40.1%	0	0.0%	43.0%	\$0	0.0%	52.9%	1	25.0%	52.7%	\$11	45.8%	54.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.2%	\$0	0.0%	13.5%	0	0.0%	6.1%	\$0	0.0%	23.9%	
	Total	6	100.0%	\$39	100.0%	100.0%	2	100.0%	100.0%	\$15	100.0%	100.0%	4	100.0%	100.0%	\$24	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	11	5.7%	\$855	3.2%	19.1%	5	4.6%	7.2%	\$409	2.6%	4.0%	6	7.2%	8.0%	\$446	4.1%	4.2%	
	Moderate	49	25.5%	\$4,884	18.4%	17.9%	23	21.1%	17.7%	\$2,550	16.2%	12.3%	26	31.3%	18.0%	\$2,334	21.5%	12.1%	
	Middle	47	24.5%	\$5,636	21.2%	22.9%	34	31.2%	22.4%	\$4,189	26.6%	19.0%	13	15.7%	20.7%	\$1,447	13.4%	16.7%	
	Upper	82	42.7%	\$14,765	55.6%	40.1%	46	42.2%	38.6%	\$8,460	53.8%	44.5%	36	43.4%	39.1%	\$6,305	58.2%	44.3%	
	Unknown	3	1.6%	\$429	1.6%	0.0%	1	0.9%	14.1%	\$127	0.8%	20.3%	2	2.4%	14.2%	\$302	2.8%	22.8%	
	Total	192	100.0%	\$26,569	100.0%	100.0%	109	100.0%	100.0%	\$15,735	100.0%	100.0%	83	100.0%	100.0%	\$10,834	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	29	34.5%	\$1,463	47.4%	89.4%	11	45.8%	42.1%	\$366	52.9%	47.0%	18	30.0%	49.2%	\$1,097	45.8%	51.5%
		Over \$1 Million	8	9.5%	\$369	12.0%	5.8%	5	20.8%					3	5.0%				
		Total Rev. available	37	44.0%	\$1,832	59.4%	95.2%	16	66.6%					21	35.0%				
		Rev. Not Known	47	56.0%	\$1,255	40.7%	4.8%	8	33.3%					39	65.0%				
		Total	84	100.0%	\$3,087	100.0%	100.0%	24	100.0%					60	100.0%				
	Loan Size	\$100,000 or Less	79	94.0%	\$1,893	61.3%		24	100.0%	85.5%	\$692	100.0%	23.1%	55	91.7%	85.4%	\$1,201	50.1%	22.6%
\$100,001 - \$250,000		3	3.6%	\$617	20.0%		0	0.0%	7.4%	\$0	0.0%	20.4%	3	5.0%	6.9%	\$617	25.8%	18.3%	
\$250,001 - \$1 Million		2	2.4%	\$577	18.7%		0	0.0%	7.1%	\$0	0.0%	56.5%	2	3.3%	7.7%	\$577	24.1%	59.2%	
Total		84	100.0%	\$3,087	100.0%		24	100.0%	100.0%	\$692	100.0%	100.0%	60	100.0%	100.0%	\$2,395	100.0%	100.0%	
Small Farm		Revenue	\$1 Million or Less	1	100.0%	\$202	100.0%	99.7%	1	100.0%	72.7%	\$202	100.0%	71.7%	0	0.0%	79.5%	\$0	0.0%
	Over \$1 Million		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Not Known		0	0.0%	\$0	0.0%	0.3%	0	0.0%					0	0.0%				
	Total		1	100.0%	\$202	100.0%	100.0%	1	100.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	77.3%	\$0	0.0%	26.1%	0	0.0%	77.8%	\$0	0.0%	30.0%
		\$100,001 - \$250,000	1	100.0%	\$202	100.0%		1	100.0%	15.9%	\$202	100.0%	38.6%	0	0.0%	13.7%	\$0	0.0%	27.2%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	6.8%	\$0	0.0%	35.3%	0	0.0%	8.5%	\$0	0.0%	42.8%	
Total		1	100.0%	\$202	100.0%		1	100.0%	100.0%	\$202	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: MO Jefferson City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.3	446	1.6	143	32.1	4,786	16.8
Moderate-income	3	13.0	2,692	9.5	426	15.8	4,997	17.6
Middle-income	15	65.2	20,348	71.6	1,017	5.0	7,435	26.2
Upper-income	3	13.0	4,920	17.3	86	1.7	11,188	39.4
Unknown-income	1	4.3	0	0.0	0	0.0	0	0.0
Total Assessment Area	23	100.0	28,406	100.0	1,672	5.9	28,406	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,579	208	0.7	13.2	1,070	67.8	301	19.1
Moderate-income	5,792	2,505	8.5	43.2	2,562	44.2	725	12.5
Middle-income	30,754	21,464	73.0	69.8	6,995	22.7	2,295	7.5
Upper-income	6,957	5,236	17.8	75.3	1,416	20.4	305	4.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	45,082	29,413	100.0	65.2	12,043	26.7	3,626	8.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	568	10.4	458	9.5	48	14.9	62	17.6
Moderate-income	725	13.2	642	13.4	39	12.1	44	12.5
Middle-income	3,375	61.6	2,989	62.2	187	58.1	199	56.5
Upper-income	801	14.6	706	14.7	48	14.9	47	13.4
Unknown-income	11	0.2	11	0.2	0	0.0	0	0.0
Total Assessment Area	5,480	100.0	4,806	100.0	322	100.0	352	100.0
Percentage of Total Businesses:				87.7		5.9		6.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	0.7	1	0.3	0	0.0	1	100.0
Moderate-income	25	8.7	25	8.7	0	0.0	0	0.0
Middle-income	222	76.8	221	77.0	1	100.0	0	0.0
Upper-income	40	13.8	40	13.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	289	100.0	287	100.0	1	100.0	1	100.0
Percentage of Total Farms:				99.3		.3		.3

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Jefferson City

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	1.4%	\$61	0.7%	0.7%	0	0.0%	0.5%	\$0	0.0%	0.3%	1	2.7%	0.6%	\$61	1.3%	0.5%
	Moderate	5	7.1%	\$528	6.4%	8.5%	2	6.1%	5.2%	\$143	4.0%	3.9%	3	8.1%	6.8%	\$385	8.3%	6.5%
	Middle	53	75.7%	\$6,140	74.7%	73.0%	25	75.8%	75.2%	\$2,722	76.4%	74.1%	28	75.7%	74.0%	\$3,418	73.4%	71.4%
	Upper	11	15.7%	\$1,489	18.1%	17.8%	6	18.2%	19.1%	\$697	19.6%	21.7%	5	13.5%	18.6%	\$792	17.0%	21.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	70	100.0%	\$8,218	100.0%	100.0%	33	100.0%	100.0%	\$3,562	100.0%	100.0%	37	100.0%	100.0%	\$4,656	100.0%	100.0%
REFINANCE	Low	1	0.9%	\$276	2.1%	0.7%	0	0.0%	0.3%	\$0	0.0%	0.2%	1	2.1%	0.3%	\$276	5.2%	0.2%
	Moderate	6	5.3%	\$456	3.4%	8.5%	4	6.2%	5.4%	\$342	4.3%	4.4%	2	4.2%	4.2%	\$114	2.1%	3.2%
	Middle	88	77.9%	\$10,388	78.3%	73.0%	49	75.4%	69.7%	\$6,175	77.9%	68.8%	39	81.3%	70.1%	\$4,213	78.8%	68.9%
	Upper	18	15.9%	\$2,155	16.2%	17.8%	12	18.5%	24.5%	\$1,409	17.8%	26.6%	6	12.5%	25.4%	\$746	13.9%	27.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	113	100.0%	\$13,275	100.0%	100.0%	65	100.0%	100.0%	\$7,926	100.0%	100.0%	48	100.0%	100.0%	\$5,349	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	2.2%	\$0	0.0%	1.6%	0	0.0%	2.4%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	8.5%	0	0.0%	6.0%	\$0	0.0%	4.3%	0	0.0%	6.7%	\$0	0.0%	5.5%
	Middle	6	100.0%	\$72	100.0%	73.0%	2	100.0%	75.6%	\$13	100.0%	75.3%	4	100.0%	70.1%	\$59	100.0%	65.0%
	Upper	0	0.0%	\$0	0.0%	17.8%	0	0.0%	16.2%	\$0	0.0%	18.8%	0	0.0%	20.9%	\$0	0.0%	28.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$72	100.0%	100.0%	2	100.0%	100.0%	\$13	100.0%	100.0%	4	100.0%	100.0%	\$59	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	14.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	10.0%	\$0	0.0%	24.4%
	Moderate	0	0.0%	\$0	0.0%	33.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	36.4%	0	0.0%	75.0%	\$0	0.0%	54.3%	0	0.0%	90.0%	\$0	0.0%	75.6%
	Upper	0	0.0%	\$0	0.0%	15.0%	0	0.0%	25.0%	\$0	0.0%	45.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	1.1%	\$337	1.6%	0.7%	0	0.0%	0.5%	\$0	0.0%	0.3%	2	2.2%	0.6%	\$337	3.3%	0.7%
	Moderate	11	5.8%	\$984	4.6%	8.5%	6	6.0%	5.4%	\$485	4.2%	4.2%	5	5.6%	5.3%	\$499	5.0%	4.4%
	Middle	147	77.8%	\$16,600	77.0%	73.0%	76	76.0%	71.9%	\$8,910	77.5%	70.6%	71	79.8%	71.5%	\$7,690	76.4%	69.7%
	Upper	29	15.3%	\$3,644	16.9%	17.8%	18	18.0%	22.2%	\$2,106	18.3%	24.9%	11	12.4%	22.6%	\$1,538	15.3%	25.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	189	100.0%	\$21,565	100.0%	100.0%	100	100.0%	100.0%	\$11,501	100.0%	100.0%	89	100.0%	100.0%	\$10,064	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	2	9.1%	\$50	5.5%	9.5%	1	16.7%	8.8%	\$20	4.5%	6.0%	1	6.3%	7.9%	\$30	6.5%	8.7%
	Moderate	2	9.1%	\$16	1.8%	13.4%	0	0.0%	15.0%	\$0	0.0%	17.7%	2	12.5%	14.1%	\$16	3.5%	16.2%
	Middle	17	77.3%	\$836	92.1%	62.2%	5	83.3%	57.7%	\$425	95.5%	65.7%	12	75.0%	60.6%	\$411	88.8%	62.6%
	Upper	1	4.5%	\$6	0.7%	14.7%	0	0.0%	16.6%	\$0	0.0%	10.4%	1	6.3%	15.4%	\$6	1.3%	12.4%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	0.3%	0	0.0%	2.1%	\$0	0.0%	0.2%
Total	22	100.0%	\$908	100.0%	100.0%	6	100.0%	100.0%	\$445	100.0%	100.0%	16	100.0%	100.0%	\$463	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	1.4%	\$0	0.0%	2.5%	0	0.0%	1.1%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	8.7%	0	0.0%	2.1%	\$0	0.0%	3.8%	0	0.0%	5.2%	\$0	0.0%	4.5%
	Middle	1	100.0%	\$15	100.0%	77.0%	0	0.0%	84.7%	\$0	0.0%	81.8%	1	100.0%	83.3%	\$15	100.0%	85.5%
	Upper	0	0.0%	\$0	0.0%	13.9%	0	0.0%	10.4%	\$0	0.0%	11.7%	0	0.0%	10.3%	\$0	0.0%	8.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$15	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$15	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: MO Jefferson City

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income	2010		2011												
		Count	Dollar		Count	Dollar	Count	Dollar	Agg	Agg									
				#							%	\$ (000s)	%	%	#	%	%	\$ (000s)	%
HOME PURCHASE	Low	17	24.3%	\$1,363	16.6%	16.8%	8	24.2%	14.7%	\$608	17.1%	9.6%	9	24.3%	15.7%	\$755	16.2%	10.2%	
	Moderate	23	32.9%	\$2,286	27.8%	17.6%	11	33.3%	26.6%	\$1,032	29.0%	22.5%	12	32.4%	21.7%	\$1,254	26.9%	17.0%	
	Middle	15	21.4%	\$2,044	24.9%	26.2%	9	27.3%	23.0%	\$1,225	34.4%	23.1%	6	16.2%	23.0%	\$819	17.6%	23.5%	
	Upper	15	21.4%	\$2,525	30.7%	39.4%	5	15.2%	27.1%	\$697	19.6%	36.6%	10	27.0%	26.5%	\$1,828	39.3%	36.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.6%	\$0	0.0%	8.1%	0	0.0%	13.1%	\$0	0.0%	12.9%	
	Total	70	100.0%	\$8,218	100.0%	100.0%	33	100.0%	100.0%	\$3,562	100.0%	100.0%	37	100.0%	100.0%	\$4,656	100.0%	100.0%	
REFINANCE	Low	9	8.0%	\$691	5.2%	16.8%	5	7.7%	6.5%	\$352	4.4%	3.6%	4	8.3%	7.6%	\$339	6.3%	4.3%	
	Moderate	25	22.1%	\$2,322	17.5%	17.6%	11	16.9%	14.8%	\$1,191	15.0%	10.9%	14	29.2%	16.6%	\$1,131	21.1%	12.5%	
	Middle	32	28.3%	\$3,537	26.6%	26.2%	19	29.2%	25.1%	\$2,051	25.9%	22.1%	13	27.1%	24.3%	\$1,486	27.8%	21.9%	
	Upper	43	38.1%	\$6,275	47.3%	39.4%	29	44.6%	46.1%	\$4,171	52.6%	55.1%	14	29.2%	41.9%	\$2,104	39.3%	51.2%	
	Unknown	4	3.5%	\$450	3.4%	0.0%	1	1.5%	7.5%	\$161	2.0%	8.2%	3	6.3%	9.5%	\$289	5.4%	10.0%	
	Total	113	100.0%	\$13,275	100.0%	100.0%	65	100.0%	100.0%	\$7,926	100.0%	100.0%	48	100.0%	100.0%	\$5,349	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	16.8%	0	0.0%	10.2%	\$0	0.0%	3.6%	0	0.0%	11.0%	\$0	0.0%	5.7%	
	Moderate	1	16.7%	\$3	4.2%	17.6%	1	50.0%	21.7%	\$3	23.1%	13.8%	0	0.0%	20.6%	\$0	0.0%	11.3%	
	Middle	2	33.3%	\$12	16.7%	26.2%	0	0.0%	26.7%	\$0	0.0%	23.6%	2	50.0%	24.1%	\$12	20.3%	19.5%	
	Upper	3	50.0%	\$57	79.2%	39.4%	1	50.0%	37.2%	\$10	76.9%	53.6%	2	50.0%	37.2%	\$47	79.7%	53.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.2%	\$0	0.0%	5.4%	0	0.0%	7.2%	\$0	0.0%	10.1%	
	Total	6	100.0%	\$72	100.0%	100.0%	2	100.0%	100.0%	\$13	100.0%	100.0%	4	100.0%	100.0%	\$59	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	26.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	26	13.8%	\$2,054	9.5%	16.8%	13	13.0%	9.3%	\$960	8.3%	5.4%	13	14.6%	10.7%	\$1,094	10.9%	6.3%	
	Moderate	49	25.9%	\$4,611	21.4%	17.6%	23	23.0%	19.0%	\$2,226	19.4%	14.5%	26	29.2%	18.7%	\$2,385	23.7%	13.8%	
	Middle	49	25.9%	\$5,593	25.9%	26.2%	28	28.0%	24.5%	\$3,276	28.5%	22.4%	21	23.6%	23.8%	\$2,317	23.0%	22.0%	
	Upper	61	32.3%	\$8,857	41.1%	39.4%	35	35.0%	39.4%	\$4,878	42.4%	49.3%	26	29.2%	36.1%	\$3,979	39.5%	45.6%	
	Unknown	4	2.1%	\$450	2.1%	0.0%	1	1.0%	7.7%	\$161	1.4%	8.4%	3	3.4%	10.8%	\$289	2.9%	12.3%	
	Total	189	100.0%	\$21,565	100.0%	100.0%	100	100.0%	100.0%	\$11,501	100.0%	100.0%	89	100.0%	100.0%	\$10,064	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	7	31.8%	\$599	66.0%	87.7%	2	33.3%	54.2%	\$210	47.2%	53.0%	5	31.3%	54.7%	\$389	84.0%	51.0%
		Over \$1 Million	3	13.6%	\$230	25.3%	5.9%	3	50.0%					0	0.0%				
		Total Rev. available	10	45.4%	\$829	91.3%	93.6%	5	83.3%					5	31.3%				
		Rev. Not Known	12	54.5%	\$79	8.7%	6.4%	1	16.7%					11	68.8%				
	Total	22	100.0%	\$908	100.0%	100.0%	6	100.0%					16	100.0%					
Loan Size	\$100,000 or Less	18	81.8%	\$209	23.0%		4	66.7%	81.1%	\$60	13.5%	25.2%	14	87.5%	80.7%	\$149	32.2%	24.3%	
	\$100,001 - \$250,000	4	18.2%	\$699	77.0%		2	33.3%	12.0%	\$385	86.5%	26.9%	2	12.5%	11.3%	\$314	67.8%	25.2%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	6.9%	\$0	0.0%	47.9%	0	0.0%	8.0%	\$0	0.0%	50.5%	
	Total	22	100.0%	\$908	100.0%		6	100.0%	100.0%	\$445	100.0%	100.0%	16	100.0%	100.0%	\$463	100.0%	100.0%	
	Small Farm	Revenue	Total Farms																
\$1 Million or Less			0	0.0%	\$0	0.0%	99.3%	0	0.0%	78.5%	\$0	0.0%	86.2%	0	0.0%	83.9%	\$0	0.0%	89.5%
Over \$1 Million			0	0.0%	\$0	0.0%	0.3%	0	0.0%					0	0.0%				
Not Known			1	100.0%	\$15	100.0%	0.3%	0	0.0%					1	100.0%				
Total		1	100.0%	\$15	100.0%	100.0%	0	0.0%					1	100.0%					
Loan Size		\$100,000 or Less	1	100.0%	\$15	100.0%		0	0.0%	82.6%	\$0	0.0%	40.2%	1	100.0%	83.3%	\$15	100.0%	42.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	13.2%	\$0	0.0%	35.4%	0	0.0%	14.4%	\$0	0.0%	42.8%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.2%	\$0	0.0%	24.4%	0	0.0%	2.3%	\$0	0.0%	15.0%	
	Total	1	100.0%	\$15	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$15	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: MO Lawrence

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	1,718	17.3	
Moderate-income	0	0.0	0	0.0	0	0.0	1,778	17.9	
Middle-income	6	100.0	9,914	100.0	1,087	11.0	2,473	24.9	
Upper-income	0	0.0	0	0.0	0	0.0	3,945	39.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	6	100.0	9,914	100.0	1,087	11.0	9,914	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0	
Middle-income	14,789	10,077	100.0	68.1	3,491	23.6	1,221	8.3	
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	14,789	10,077	100.0	68.1	3,491	23.6	1,221	8.3	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	1,625	100.0	1,493	100.0	77	100.0	55	100.0	
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	1,625	100.0	1,493	100.0	77	100.0	55	100.0	
Percentage of Total Businesses:				91.9		4.7		3.4	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	204	100.0	202	100.0	1	100.0	1	100.0	
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	204	100.0	202	100.0	1	100.0	1	100.0	
Percentage of Total Farms:				99.0		.5		.5	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Lawrence

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	13	100.0%	\$1,096	100.0%	100.0%	7	100.0%	100.0%	\$611	100.0%	100.0%	6	100.0%	100.0%	\$485	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$1,096	100.0%	100.0%	7	100.0%	100.0%	\$611	100.0%	100.0%	6	100.0%	100.0%	\$485	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	39	100.0%	\$3,691	100.0%	100.0%	23	100.0%	100.0%	\$2,434	100.0%	100.0%	16	100.0%	100.0%	\$1,257	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	39	100.0%	\$3,691	100.0%	100.0%	23	100.0%	100.0%	\$2,434	100.0%	100.0%	16	100.0%	100.0%	\$1,257	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$13	100.0%	100.0%	1	100.0%	100.0%	\$13	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$13	100.0%	100.0%	1	100.0%	100.0%	\$13	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	53	100.0%	\$4,800	100.0%	100.0%	31	100.0%	100.0%	\$3,058	100.0%	100.0%	22	100.0%	100.0%	\$1,742	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	53	100.0%	\$4,800	100.0%	100.0%	31	100.0%	100.0%	\$3,058	100.0%	100.0%	22	100.0%	100.0%	\$1,742	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	17	100.0%	\$1,091	100.0%	100.0%	9	100.0%	94.1%	\$954	100.0%	98.9%	8	100.0%	91.1%	\$137	100.0%	98.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.9%	\$0	0.0%	1.1%	0	0.0%	8.9%	\$0	0.0%	1.6%	
Total	17	100.0%	\$1,091	100.0%	100.0%	9	100.0%	100.0%	\$954	100.0%	100.0%	8	100.0%	100.0%	\$137	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	3	100.0%	\$84	100.0%	100.0%	0	0.0%	92.8%	\$0	0.0%	98.9%	3	100.0%	94.4%	\$84	100.0%	93.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	7.2%	\$0	0.0%	1.1%	0	0.0%	5.6%	\$0	0.0%	6.4%	
Total	3	100.0%	\$84	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$84	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MO Lawrence

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison													
		Bank		Families by Family Income		2010			2011											
		Count		Dollar		%	Count		Dollar		Count		Dollar							
		#	%	\$(000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.3%	0	0.0%	9.7%	\$0	0.0%	5.7%	0	0.0%	9.5%	\$0	0.0%	5.5%		
	Moderate	5	38.5%	\$336	30.7%	17.9%	3	42.9%	24.1%	\$195	31.9%	20.3%	2	33.3%	25.8%	\$141	29.1%	22.3%		
	Middle	2	15.4%	\$148	13.5%	24.9%	1	14.3%	26.3%	\$78	12.8%	26.6%	1	16.7%	18.2%	\$70	14.4%	17.5%		
	Upper	6	46.2%	\$612	55.8%	39.8%	3	42.9%	28.2%	\$338	55.3%	36.8%	3	50.0%	30.5%	\$274	56.5%	41.2%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.8%	\$0	0.0%	10.6%	0	0.0%	16.1%	\$0	0.0%	13.6%		
	Total	13	100.0%	\$1,096	100.0%	100.0%	7	100.0%	100.0%	\$611	100.0%	100.0%	6	100.0%	100.0%	\$485	100.0%	100.0%		
REFINANCE	Low	3	7.7%	\$131	3.5%	17.3%	0	0.0%	3.7%	\$0	0.0%	2.3%	3	18.8%	5.2%	\$131	10.4%	2.0%		
	Moderate	8	20.5%	\$486	13.2%	17.9%	5	21.7%	18.6%	\$379	15.6%	11.8%	3	18.8%	14.5%	\$107	8.5%	10.0%		
	Middle	10	25.6%	\$903	24.5%	24.9%	5	21.7%	18.8%	\$491	20.2%	15.9%	5	31.3%	21.4%	\$412	32.8%	18.8%		
	Upper	18	46.2%	\$2,171	58.8%	39.8%	13	56.5%	42.6%	\$1,564	64.3%	52.1%	5	31.3%	36.9%	\$607	48.3%	47.2%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.2%	\$0	0.0%	17.8%	0	0.0%	22.0%	\$0	0.0%	22.0%		
	Total	39	100.0%	\$3,691	100.0%	100.0%	23	100.0%	100.0%	\$2,434	100.0%	100.0%	16	100.0%	100.0%	\$1,257	100.0%	100.0%		
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	17.3%	0	0.0%	9.7%	\$0	0.0%	5.7%	0	0.0%	14.9%	\$0	0.0%	1.0%		
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	6.5%	\$0	0.0%	3.2%	0	0.0%	27.7%	\$0	0.0%	17.6%		
	Middle	0	0.0%	\$0	0.0%	24.9%	0	0.0%	22.6%	\$0	0.0%	19.2%	0	0.0%	14.9%	\$0	0.0%	43.3%		
	Upper	1	100.0%	\$13	100.0%	39.8%	1	100.0%	58.1%	\$13	100.0%	59.1%	0	0.0%	40.4%	\$0	0.0%	37.8%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.2%	\$0	0.0%	12.8%	0	0.0%	2.1%	\$0	0.0%	0.2%		
	Total	1	100.0%	\$13	100.0%	100.0%	1	100.0%	100.0%	\$13	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Middle	0	0.0%	\$0	0.0%	24.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Upper	0	0.0%	\$0	0.0%	39.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
HMDA TOTALS	Low	3	5.7%	\$131	2.7%	17.3%	0	0.0%	6.0%	\$0	0.0%	3.4%	3	13.6%	7.5%	\$131	7.5%	3.2%		
	Moderate	13	24.5%	\$822	17.1%	17.9%	8	25.8%	20.3%	\$574	18.8%	14.4%	5	22.7%	20.1%	\$248	14.2%	14.5%		
	Middle	12	22.6%	\$1,051	21.9%	24.9%	6	19.4%	21.6%	\$569	18.6%	19.3%	6	27.3%	19.6%	\$482	27.7%	18.3%		
	Upper	25	47.2%	\$2,796	58.3%	39.8%	17	54.8%	37.8%	\$1,915	62.6%	47.4%	8	36.4%	34.1%	\$881	50.6%	43.3%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.3%	\$0	0.0%	15.5%	0	0.0%	18.6%	\$0	0.0%	20.6%		
	Total	53	100.0%	\$4,800	100.0%	100.0%	31	100.0%	100.0%	\$3,058	100.0%	100.0%	22	100.0%	100.0%	\$1,742	100.0%	100.0%		
Small Business	Revenue	\$1 Million or Less	8	47.1%	\$463	42.4%	Total Businesses		6	66.7%	43.9%	\$407	42.7%	45.9%	2	25.0%	46.2%	\$56	40.9%	30.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.7%	0	0.0%				0	0.0%						
		Total Rev. available	8	47.1%	\$463	42.4%	96.6%	6	66.7%				2	25.0%						
		Rev. Not Known	9	52.9%	\$628	57.6%	3.4%	3	33.3%				6	75.0%						
		Total	17	100.0%	\$1,091	100.0%	100.0%	9	100.0%				8	100.0%						
	Loan Size	\$100,000 or Less	14	82.4%	\$354	32.4%		6	66.7%	90.3%	\$217	22.7%	22.5%	8	100.0%	94.2%	\$137	100.0%	26.2%	
\$100,001 - \$250,000		2	11.8%	\$464	42.5%		2	22.2%	5.9%	\$464	48.6%	28.4%	0	0.0%	1.4%	\$0	0.0%	7.6%		
\$250,001 - \$1 Million		1	5.9%	\$273	25.0%		1	11.1%	3.8%	\$273	28.6%	49.1%	0	0.0%	4.5%	\$0	0.0%	66.3%		
Total		17	100.0%	\$1,091	100.0%		9	100.0%	100.0%	\$954	100.0%	100.0%	8	100.0%	100.0%	\$137	100.0%	100.0%		
Total		17	100.0%	\$1,091	100.0%		9	100.0%	100.0%	\$954	100.0%	100.0%	8	100.0%	100.0%	\$137	100.0%	100.0%		
Small Farm	Revenue	\$1 Million or Less	3	100.0%	\$84	100.0%	Total Farms		0	0.0%	84.1%	\$0	0.0%	85.0%	3	100.0%	84.3%	\$84	100.0%	93.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.5%	0	0.0%				0	0.0%						
		Not Known	0	0.0%	\$0	0.0%	0.5%	0	0.0%				0	0.0%						
		Total	3	100.0%	\$84	100.0%	100.0%	0	0.0%				3	100.0%						
	Loan Size	\$100,000 or Less	3	100.0%	\$84	100.0%		0	0.0%	69.6%	\$0	0.0%	18.7%	3	100.0%	85.2%	\$84	100.0%	37.5%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	17.4%	\$0	0.0%	31.0%	0	0.0%	9.3%	\$0	0.0%	29.0%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	13.0%	\$0	0.0%	50.3%	0	0.0%	5.6%	\$0	0.0%	33.5%		
Total		3	100.0%	\$84	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$84	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: MO Springfield

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	2.6	225	0.3	89	39.6	14,257	16.7
Moderate-income	16	20.5	14,620	17.2	2,486	17.0	16,210	19.0
Middle-income	39	50.0	45,304	53.2	3,378	7.5	20,406	23.9
Upper-income	21	26.9	25,081	29.4	693	2.8	34,357	40.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	78	100.0	85,230	100.0	6,646	7.8	85,230	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,774	35	0.0	2.0	1,551	87.4	188	10.6
Moderate-income	28,132	13,074	15.4	46.5	12,337	43.9	2,721	9.7
Middle-income	72,224	45,336	53.3	62.8	22,163	30.7	4,725	6.5
Upper-income	35,397	26,584	31.3	75.1	7,121	20.1	1,692	4.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	137,527	85,029	100.0	61.8	43,172	31.4	9,326	6.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	424	2.5	358	2.4	41	3.8	25	3.2
Moderate-income	2,619	15.6	2,157	14.4	289	27.1	173	21.9
Middle-income	8,628	51.2	7,829	52.2	432	40.4	367	46.5
Upper-income	5,171	30.7	4,641	31.0	306	28.7	224	28.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	16,842	100.0	14,985	100.0	1,068	100.0	789	100.0
Percentage of Total Businesses:				89.0		6.3		4.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.2	1	0.2	0	0.0	0	0.0
Moderate-income	57	10.8	57	10.8	0	0.0	0	0.0
Middle-income	370	69.9	368	70.0	1	50.0	1	100.0
Upper-income	101	19.1	100	19.0	1	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	529	100.0	526	100.0	2	100.0	1	100.0
Percentage of Total Farms:				99.4		.4		.2

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Springfield

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	10	12.3%	\$1,003	9.7%	15.4%	7	15.6%	10.8%	\$725	13.2%	6.5%	3	8.3%	9.1%	\$278	5.7%	4.9%
	Middle	49	60.5%	\$5,448	52.4%	53.3%	29	64.4%	55.6%	\$3,440	62.5%	51.6%	20	55.6%	56.4%	\$2,008	41.1%	50.2%
	Upper	22	27.2%	\$3,938	37.9%	31.3%	9	20.0%	33.5%	\$1,339	24.3%	41.8%	13	36.1%	34.4%	\$2,599	53.2%	44.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	81	100.0%	\$10,389	100.0%	100.0%	45	100.0%	100.0%	\$5,504	100.0%	100.0%	36	100.0%	100.0%	\$4,885	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	7	2.5%	\$523	1.6%	15.4%	2	1.4%	6.0%	\$162	0.9%	3.4%	5	3.9%	7.1%	\$361	2.5%	4.0%
	Middle	172	62.3%	\$18,076	54.8%	53.3%	97	65.5%	49.1%	\$10,522	57.1%	43.3%	75	58.6%	49.3%	\$7,554	51.9%	41.9%
	Upper	97	35.1%	\$14,384	43.6%	31.3%	49	33.1%	44.9%	\$7,758	42.1%	53.3%	48	37.5%	43.5%	\$6,620	45.6%	54.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	276	100.0%	\$32,983	100.0%	100.0%	148	100.0%	100.0%	\$18,442	100.0%	100.0%	128	100.0%	100.0%	\$14,541	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.7%	0	0.0%	0.6%	\$0	0.0%	1.2%
	Moderate	1	16.7%	\$4	8.0%	15.4%	1	100.0%	12.8%	\$4	100.0%	8.2%	0	0.0%	11.6%	\$0	0.0%	7.6%
	Middle	4	66.7%	\$35	70.0%	53.3%	0	0.0%	55.9%	\$0	0.0%	50.7%	4	80.0%	56.7%	\$35	76.1%	50.6%
	Upper	1	16.7%	\$11	22.0%	31.3%	0	0.0%	30.9%	\$0	0.0%	40.4%	1	20.0%	31.2%	\$11	23.9%	40.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$50	100.0%	100.0%	1	100.0%	100.0%	\$4	100.0%	100.0%	5	100.0%	100.0%	\$46	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	8.0%	0	0.0%	7.0%	\$0	0.0%	1.8%	0	0.0%	7.5%	\$0	0.0%	2.2%
	Moderate	0	0.0%	\$0	0.0%	20.3%	0	0.0%	24.6%	\$0	0.0%	21.5%	0	0.0%	10.4%	\$0	0.0%	7.1%
	Middle	0	0.0%	\$0	0.0%	53.0%	0	0.0%	43.9%	\$0	0.0%	56.8%	0	0.0%	53.7%	\$0	0.0%	58.6%
	Upper	0	0.0%	\$0	0.0%	18.7%	0	0.0%	24.6%	\$0	0.0%	19.9%	0	0.0%	28.4%	\$0	0.0%	32.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Moderate	18	5.0%	\$1,530	3.5%	15.4%	10	5.2%	7.8%	\$891	3.7%	5.1%	8	4.7%	8.0%	\$639	3.3%	4.6%
	Middle	225	62.0%	\$23,559	54.3%	53.3%	126	64.9%	51.4%	\$13,962	58.3%	46.4%	99	58.6%	52.1%	\$9,597	49.3%	45.9%
	Upper	120	33.1%	\$18,333	42.2%	31.3%	58	29.9%	40.7%	\$9,097	38.0%	48.4%	62	36.7%	39.8%	\$9,236	47.4%	49.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	363	100.0%	\$43,422	100.0%	100.0%	194	100.0%	100.0%	\$23,950	100.0%	100.0%	169	100.0%	100.0%	\$19,472	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	2.9%	\$0	0.0%	4.7%	0	0.0%	2.7%	\$0	0.0%	4.8%
	Moderate	9	9.7%	\$1,389	14.0%	14.4%	1	3.2%	15.8%	\$76	1.5%	21.6%	8	12.9%	16.5%	\$1,313	27.1%	20.5%
	Middle	50	53.8%	\$4,788	48.1%	52.2%	16	51.6%	45.3%	\$2,558	50.2%	40.0%	34	54.8%	45.1%	\$2,230	46.0%	43.3%
	Upper	34	36.6%	\$3,767	37.9%	31.0%	14	45.2%	33.0%	\$2,458	48.3%	33.2%	20	32.3%	33.5%	\$1,309	27.0%	31.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	0.5%	0	0.0%	2.2%	\$0	0.0%	0.2%	
Total	93	100.0%	\$9,944	100.0%	100.0%	31	100.0%	100.0%	\$5,092	100.0%	100.0%	62	100.0%	100.0%	\$4,852	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	20.0%	\$125	26.2%	10.8%	0	0.0%	9.3%	\$0	0.0%	6.3%	1	20.0%	8.4%	\$125	26.2%	10.5%
	Middle	4	80.0%	\$352	73.8%	70.0%	0	0.0%	79.1%	\$0	0.0%	73.1%	4	80.0%	77.9%	\$352	73.8%	72.0%
	Upper	0	0.0%	\$0	0.0%	19.0%	0	0.0%	10.7%	\$0	0.0%	20.4%	0	0.0%	12.6%	\$0	0.0%	17.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.1%	0	0.0%	1.1%	\$0	0.0%	0.4%	
Total	5	100.0%	\$477	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	5	100.0%	100.0%	\$477	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: MO Springfield

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011			2010			2011				
		Count	Dollar	Count	Dollar	Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg		
																		#	%
HOME PURCHASE	Low	11	13.6%	\$843	8.1%	16.7%	6	13.3%	11.1%	\$453	8.2%	6.6%	5	13.9%	11.0%	\$390	8.0%	6.7%	
	Moderate	14	17.3%	\$1,520	14.6%	19.0%	7	15.6%	23.5%	\$685	12.4%	19.1%	7	19.4%	21.5%	\$835	17.1%	17.0%	
	Middle	28	34.6%	\$3,337	32.1%	23.9%	16	35.6%	20.3%	\$1,935	35.2%	20.4%	12	33.3%	18.2%	\$1,402	28.7%	17.9%	
	Upper	28	34.6%	\$4,689	45.1%	40.3%	16	35.6%	27.1%	\$2,431	44.2%	36.9%	12	33.3%	26.7%	\$2,258	46.2%	36.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.9%	\$0	0.0%	17.0%	0	0.0%	22.6%	\$0	0.0%	21.5%	
	Total	81	100.0%	\$10,389	100.0%	100.0%	45	100.0%	100.0%	\$5,504	100.0%	100.0%	36	100.0%	100.0%	\$4,885	100.0%	100.0%	
REFINANCE	Low	29	10.5%	\$2,162	6.6%	16.7%	13	8.8%	4.9%	\$1,041	5.6%	2.5%	16	12.5%	5.3%	\$1,121	7.7%	2.8%	
	Moderate	52	18.8%	\$4,843	14.7%	19.0%	26	17.6%	13.8%	\$2,503	13.6%	9.2%	26	20.3%	12.9%	\$2,340	16.1%	8.5%	
	Middle	63	22.8%	\$6,232	18.9%	23.9%	37	25.0%	20.0%	\$3,747	20.3%	16.5%	26	20.3%	17.3%	\$2,485	17.1%	14.1%	
	Upper	129	46.7%	\$19,397	58.8%	40.3%	71	48.0%	41.0%	\$11,035	59.8%	51.1%	58	45.3%	38.9%	\$8,362	57.5%	48.8%	
	Unknown	3	1.1%	\$349	1.1%	0.0%	1	0.7%	20.3%	\$116	0.6%	20.7%	2	1.6%	25.5%	\$233	1.6%	25.7%	
	Total	276	100.0%	\$32,983	100.0%	100.0%	148	100.0%	100.0%	\$18,442	100.0%	100.0%	128	100.0%	100.0%	\$14,541	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	33.3%	\$7	14.0%	16.7%	1	100.0%	9.8%	\$4	100.0%	4.5%	1	20.0%	10.2%	\$3	6.5%	5.8%	
	Moderate	0	0.0%	\$0	0.0%	19.0%	0	0.0%	21.5%	\$0	0.0%	16.6%	0	0.0%	17.6%	\$0	0.0%	12.6%	
	Middle	2	33.3%	\$17	34.0%	23.9%	0	0.0%	27.5%	\$0	0.0%	23.3%	2	40.0%	29.2%	\$17	37.0%	25.0%	
	Upper	1	16.7%	\$11	22.0%	40.3%	0	0.0%	34.7%	\$0	0.0%	45.6%	1	20.0%	34.3%	\$11	23.9%	46.9%	
	Unknown	1	16.7%	\$15	30.0%	0.0%	0	0.0%	6.5%	\$0	0.0%	9.9%	1	20.0%	8.8%	\$15	32.6%	9.7%	
	Total	6	100.0%	\$50	100.0%	100.0%	1	100.0%	100.0%	\$4	100.0%	100.0%	5	100.0%	100.0%	\$46	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	42	11.6%	\$3,012	6.9%	16.7%	20	10.3%	7.1%	\$1,498	6.3%	3.6%	22	13.0%	7.5%	\$1,514	7.8%	3.8%	
	Moderate	66	18.2%	\$6,363	14.7%	19.0%	33	17.0%	17.2%	\$3,188	13.3%	11.8%	33	19.5%	16.1%	\$3,175	16.3%	10.5%	
	Middle	93	25.6%	\$9,586	22.1%	23.9%	53	27.3%	20.2%	\$5,682	23.7%	17.0%	40	23.7%	17.8%	\$3,904	20.0%	14.2%	
	Upper	158	43.5%	\$24,097	55.5%	40.3%	87	44.8%	36.0%	\$13,466	56.2%	44.8%	71	42.0%	34.2%	\$10,631	54.6%	41.1%	
	Unknown	4	1.1%	\$364	0.8%	0.0%	1	0.5%	19.4%	\$116	0.5%	22.8%	3	1.8%	24.4%	\$248	1.3%	30.4%	
	Total	363	100.0%	\$43,422	100.0%	100.0%	194	100.0%	100.0%	\$23,950	100.0%	100.0%	169	100.0%	100.0%	\$19,472	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	34	36.6%	\$3,686	37.1%	89.0%	20	64.5%	43.1%	\$2,702	53.1%	44.3%	14	22.6%	49.7%	\$984	20.3%	52.0%
		Over \$1 Million	21	22.6%	\$5,572	56.0%	6.3%	8	25.8%					13	21.0%				
		Total Rev. available	55	59.2%	\$9,258	93.1%	95.3%	28	90.3%					27	43.6%				
		Rev. Not Known	38	40.9%	\$686	6.9%	4.7%	3	9.7%					35	56.5%				
	Total	93	100.0%	\$9,944	100.0%	100.0%	31	100.0%					62	100.0%					
Loan Size	\$100,000 or Less	72	77.4%	\$2,212	22.2%		19	61.3%	85.1%	\$971	19.1%	19.6%	53	85.5%	86.3%	\$1,241	25.6%	20.9%	
	\$100,001 - \$250,000	11	11.8%	\$1,904	19.1%		7	22.6%	7.0%	\$1,146	22.5%	18.7%	4	6.5%	6.8%	\$758	15.6%	20.4%	
	\$250,001 - \$1 Million	10	10.8%	\$5,828	58.6%		5	16.1%	7.9%	\$2,975	58.4%	61.7%	5	8.1%	6.8%	\$2,853	58.8%	58.7%	
	Total	93	100.0%	\$9,944	100.0%		31	100.0%	100.0%	\$5,092	100.0%	100.0%	62	100.0%	100.0%	\$4,852	100.0%	100.0%	
	Total	93	100.0%	\$9,944	100.0%		31	100.0%	100.0%	\$5,092	100.0%	100.0%	62	100.0%	100.0%	\$4,852	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	4	80.0%	\$469	98.3%	99.4%	0	0.0%	85.2%	\$0	0.0%	86.1%	4	80.0%	85.8%	\$469	98.3%	88.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.4%	0	0.0%					0	0.0%				
		Not Known	1	20.0%	\$8	1.7%	0.2%	0	0.0%					1	20.0%				
	Total	5	100.0%	\$477	100.0%	100.0%	0	0.0%					5	100.0%					
	Loan Size	\$100,000 or Less	3	60.0%	\$139	29.1%		0	0.0%	82.3%	\$0	0.0%	40.5%	3	60.0%	83.2%	\$139	29.1%	39.0%
\$100,001 - \$250,000		2	40.0%	\$338	70.9%		0	0.0%	13.0%	\$0	0.0%	33.8%	2	40.0%	12.4%	\$338	70.9%	34.0%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	4.6%	\$0	0.0%	25.7%	0	0.0%	4.5%	\$0	0.0%	27.0%	
Total		5	100.0%	\$477	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	5	100.0%	100.0%	\$477	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: MO Taney

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	1,753	15.8	
Moderate-income	0	0.0	0	0.0	0	0.0	2,104	19.0	
Middle-income	5	100.0	11,096	100.0	1,040	9.4	2,768	24.9	
Upper-income	0	0.0	0	0.0	0	0.0	4,471	40.3	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	5	100.0	11,096	100.0	1,040	9.4	11,096	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0	
Middle-income	19,688	11,127	100.0	56.5	5,031	25.6	3,530	17.9	
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	19,688	11,127	100.0	56.5	5,031	25.6	3,530	17.9	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	3,614	100.0	3,279	100.0	144	100.0	191	100.0	
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	3,614	100.0	3,279	100.0	144	100.0	191	100.0	
Percentage of Total Businesses:				90.7		4.0		5.3	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	67	100.0	66	100.0	1	100.0	0	0.0	
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	67	100.0	66	100.0	1	100.0	0	.0	
Percentage of Total Farms:				98.5		1.5		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Taney

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	16	100.0%	\$2,154	100.0%	100.0%	10	100.0%	100.0%	\$1,207	100.0%	100.0%	6	100.0%	100.0%	\$947	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$2,154	100.0%	100.0%	10	100.0%	100.0%	\$1,207	100.0%	100.0%	6	100.0%	100.0%	\$947	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	56	100.0%	\$7,707	100.0%	100.0%	34	100.0%	100.0%	\$4,844	100.0%	100.0%	22	100.0%	100.0%	\$2,863	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	56	100.0%	\$7,707	100.0%	100.0%	34	100.0%	100.0%	\$4,844	100.0%	100.0%	22	100.0%	100.0%	\$2,863	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$5	100.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$5	100.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	73	100.0%	\$9,866	100.0%	100.0%	45	100.0%	100.0%	\$6,056	100.0%	100.0%	28	100.0%	100.0%	\$3,810	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	73	100.0%	\$9,866	100.0%	100.0%	45	100.0%	100.0%	\$6,056	100.0%	100.0%	28	100.0%	100.0%	\$3,810	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	52	100.0%	\$4,061	100.0%	100.0%	10	100.0%	98.0%	\$1,874	100.0%	99.8%	42	100.0%	96.9%	\$2,187	100.0%	99.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.0%	\$0	0.0%	0.2%	0	0.0%	3.1%	\$0	0.0%	0.3%	
Total	52	100.0%	\$4,061	100.0%	100.0%	10	100.0%	100.0%	\$1,874	100.0%	100.0%	42	100.0%	100.0%	\$2,187	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$145	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$145	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	1	100.0%	\$145	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$145	100.0%	100.0%	

Origination & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MO Taney

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank		Families by Family Income		2010			2011									
		Count		Dollar		%	Count		Dollar			Count		Dollar				
		#	%	\$(000s)	\$ %		Bank	Agg	Bank	Agg	%	Bank	Agg	Bank	Agg	%		
HOME PURCHASE	Low	3	18.8%	\$208	9.7%	15.8%	1	10.0%	7.4%	\$71	5.9%	4.3%	2	33.3%	7.7%	\$137	14.5%	3.6%
	Moderate	4	25.0%	\$428	19.9%	19.0%	3	30.0%	17.8%	\$289	23.9%	13.1%	1	16.7%	16.3%	\$139	14.7%	12.6%
	Middle	4	25.0%	\$387	18.0%	24.9%	3	30.0%	23.5%	\$277	22.9%	21.6%	1	16.7%	19.7%	\$110	11.6%	17.0%
	Upper	5	31.3%	\$1,131	52.5%	40.3%	3	30.0%	39.8%	\$570	47.2%	48.3%	2	33.3%	44.1%	\$561	59.2%	55.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.5%	\$0	0.0%	12.6%	0	0.0%	12.2%	\$0	0.0%	11.2%
	Total	16	100.0%	\$2,154	100.0%	100.0%	10	100.0%	100.0%	\$1,207	100.0%	100.0%	6	100.0%	100.0%	\$947	100.0%	100.0%
REFINANCE	Low	6	10.7%	\$449	5.8%	15.8%	2	5.9%	4.6%	\$112	2.3%	2.8%	4	18.2%	3.7%	\$337	11.8%	2.1%
	Moderate	10	17.9%	\$872	11.3%	19.0%	6	17.6%	11.8%	\$563	11.6%	7.9%	4	18.2%	11.1%	\$309	10.8%	8.1%
	Middle	13	23.2%	\$1,337	17.3%	24.9%	10	29.4%	20.6%	\$976	20.1%	16.6%	3	13.6%	18.3%	\$361	12.6%	16.2%
	Upper	27	48.2%	\$5,049	65.5%	40.3%	16	47.1%	45.9%	\$3,193	65.9%	56.3%	11	50.0%	45.6%	\$1,856	64.8%	53.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.0%	\$0	0.0%	16.4%	0	0.0%	21.3%	\$0	0.0%	19.7%
	Total	56	100.0%	\$7,707	100.0%	100.0%	34	100.0%	100.0%	\$4,844	100.0%	100.0%	22	100.0%	100.0%	\$2,863	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	15.8%	0	0.0%	7.7%	\$0	0.0%	3.4%	0	0.0%	15.0%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	19.0%	0	0.0%	26.9%	\$0	0.0%	18.7%	0	0.0%	25.0%	\$0	0.0%	14.8%
	Middle	0	0.0%	\$0	0.0%	24.9%	0	0.0%	11.5%	\$0	0.0%	13.0%	0	0.0%	20.0%	\$0	0.0%	14.8%
	Upper	1	100.0%	\$5	100.0%	40.3%	1	100.0%	50.0%	\$5	100.0%	64.6%	0	0.0%	30.0%	\$0	0.0%	48.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.8%	\$0	0.0%	0.3%	0	0.0%	10.0%	\$0	0.0%	19.6%
	Total	1	100.0%	\$5	100.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	15.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	24.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	9	12.3%	\$657	6.7%	15.8%	3	6.7%	5.8%	\$183	3.0%	3.3%	6	21.4%	5.5%	\$474	12.4%	2.6%
	Moderate	14	19.2%	\$1,300	13.2%	19.0%	9	20.0%	14.4%	\$852	14.1%	9.8%	5	17.9%	13.4%	\$448	11.8%	9.7%
	Middle	17	23.3%	\$1,724	17.5%	24.9%	13	28.9%	21.6%	\$1,253	20.7%	18.3%	4	14.3%	18.8%	\$471	12.4%	16.0%
	Upper	33	45.2%	\$6,185	62.7%	40.3%	20	44.4%	43.5%	\$3,768	62.2%	53.3%	13	46.4%	44.5%	\$2,417	63.4%	53.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.7%	\$0	0.0%	15.3%	0	0.0%	17.8%	\$0	0.0%	18.6%
	Total	73	100.0%	\$9,866	100.0%	100.0%	45	100.0%	100.0%	\$6,056	100.0%	100.0%	28	100.0%	100.0%	\$3,810	100.0%	100.0%
Small Business	Revenue	Total Businesses					7	70.0%	51.1%	\$757	40.4%	47.5%	13	31.0%	53.7%	\$1,141	52.2%	51.9%
		\$1 Million or Less	20	38.5%	\$1,898	46.7%	90.7%	2	20.0%				1	2.4%				
		Over \$1 Million	3	5.8%	\$1,602	39.4%	4.0%	9	90.0%				14	33.4%				
		Total Rev. available	23	44.3%	\$3,500	86.1%	94.7%	1	10.0%				28	66.7%				
		Rev. Not Known	29	55.8%	\$561	13.8%	5.3%											
	Total	52	100.0%	\$4,061	100.0%	100.0%	10	100.0%	100.0%	\$1,874	100.0%	100.0%	42	100.0%	100.0%	\$2,187	100.0%	100.0%
Loan Size	\$100,000 or Less	44	84.6%	\$1,054	26.0%		6	60.0%	83.2%	\$81	4.3%	15.5%	38	90.5%	84.5%	\$973	44.5%	15.9%
	\$100,001 - \$250,000	3	5.8%	\$466	11.5%		1	10.0%	6.2%	\$203	10.8%	13.0%	2	4.8%	6.2%	\$263	12.0%	14.9%
	\$250,001 - \$1 Million	5	9.6%	\$2,541	62.6%		3	30.0%	10.6%	\$1,590	84.8%	71.4%	2	4.8%	9.4%	\$951	43.5%	69.2%
	Total	52	100.0%	\$4,061	100.0%	100.0%	10	100.0%	100.0%	\$1,874	100.0%	100.0%	42	100.0%	100.0%	\$2,187	100.0%	100.0%
	Small Farm	Revenue	Total Farms					0	0.0%	80.0%	\$0	0.0%	80.7%	1	100.0%	68.8%	\$145	100.0%
\$1 Million or Less			1	100.0%	\$145	100.0%	98.5%	0	0.0%				0	0.0%				
Over \$1 Million			0	0.0%	\$0	0.0%	1.5%	0	0.0%				0	0.0%				
Not Known			0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%				
Total		1	100.0%	\$145	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$145	100.0%	100.0%
Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	70.0%	\$0	0.0%	17.8%	0	0.0%	75.0%	\$0	0.0%
	\$100,001 - \$250,000	1	100.0%	\$145	100.0%		0	0.0%	10.0%	\$0	0.0%	16.0%	1	100.0%	12.5%	\$145	100.0%	24.5%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	20.0%	\$0	0.0%	66.3%	0	0.0%	12.5%	\$0	0.0%	50.5%
	Total	1	100.0%	\$145	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$145	100.0%	100.0%

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: MS Adams-Wilkinson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	9.1	1,004	8.3	518	51.6	3,649	30.3
Moderate-income	5	45.5	5,537	46.0	1,645	29.7	2,090	17.4
Middle-income	4	36.4	4,211	35.0	787	18.7	2,117	17.6
Upper-income	1	9.1	1,275	10.6	57	4.5	4,171	34.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11	100.0	12,027	100.0	3,007	25.0	12,027	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,638	617	4.9	37.7	858	52.4	163	10.0
Moderate-income	9,894	6,082	48.4	61.5	1,699	17.2	2,113	21.4
Middle-income	6,812	4,498	35.8	66.0	1,644	24.1	670	9.8
Upper-income	1,937	1,379	11.0	71.2	478	24.7	80	4.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	20,281	12,576	100.0	62.0	4,679	23.1	3,026	14.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	141	6.3	122	6.1	8	6.6	11	10.1
Moderate-income	803	35.9	722	36.0	54	44.3	27	24.8
Middle-income	1,004	44.9	911	45.4	45	36.9	48	44.0
Upper-income	289	12.9	251	12.5	15	12.3	23	21.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,237	100.0	2,006	100.0	122	100.0	109	100.0
Percentage of Total Businesses:				89.7		5.5		4.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	1.4	1	1.4	0	0.0	0	0.0
Moderate-income	42	56.8	42	58.3	0	0.0	0	0.0
Middle-income	24	32.4	22	30.6	1	100.0	1	100.0
Upper-income	7	9.5	7	9.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	74	100.0	72	100.0	1	100.0	1	100.0
Percentage of Total Farms:				97.3		1.4		1.4

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MS Adams-Wilkinson

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	2.9%	\$0	0.0%	1.8%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	2	10.5%	\$154	5.0%	48.4%	1	16.7%	24.7%	\$55	8.1%	23.8%	1	7.7%	29.1%	\$99	4.1%	26.3%
	Middle	7	36.8%	\$1,558	50.6%	35.8%	2	33.3%	42.4%	\$255	37.6%	44.3%	5	38.5%	44.5%	\$1,303	54.2%	48.5%
	Upper	10	52.6%	\$1,368	44.4%	11.0%	3	50.0%	27.9%	\$368	54.3%	29.3%	7	53.8%	26.0%	\$1,000	41.6%	25.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.1%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$3,080	100.0%	100.0%	6	100.0%	100.0%	\$678	100.0%	100.0%	13	100.0%	100.0%	\$2,402	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	1.4%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	13	38.2%	\$2,453	48.4%	48.4%	6	31.6%	22.7%	\$1,332	42.6%	27.5%	7	46.7%	31.3%	\$1,121	57.8%	30.7%
	Middle	14	41.2%	\$1,824	36.0%	35.8%	7	36.8%	46.3%	\$1,071	34.3%	48.0%	7	46.7%	44.7%	\$753	38.8%	48.3%
	Upper	7	20.6%	\$789	15.6%	11.0%	6	31.6%	29.5%	\$724	23.2%	24.0%	1	6.7%	24.1%	\$65	3.4%	21.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	34	100.0%	\$5,066	100.0%	100.0%	19	100.0%	100.0%	\$3,127	100.0%	100.0%	15	100.0%	100.0%	\$1,939	100.0%	100.0%
HOME IMPROVEMENT	Low	3	16.7%	\$27	24.3%	4.9%	2	20.0%	11.6%	\$25	37.9%	6.9%	1	12.5%	4.3%	\$2	4.4%	0.4%
	Moderate	7	38.9%	\$34	30.6%	48.4%	3	30.0%	44.2%	\$12	18.2%	26.6%	4	50.0%	48.9%	\$22	48.9%	27.8%
	Middle	5	27.8%	\$28	25.2%	35.8%	4	40.0%	37.2%	\$23	34.8%	46.0%	1	12.5%	25.5%	\$5	11.1%	21.8%
	Upper	3	16.7%	\$22	19.8%	11.0%	1	10.0%	7.0%	\$6	9.1%	20.5%	2	25.0%	21.3%	\$16	35.6%	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$111	100.0%	100.0%	10	100.0%	100.0%	\$66	100.0%	100.0%	8	100.0%	100.0%	\$45	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	17.9%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	24.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	35.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	22.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	4.2%	\$27	0.3%	4.9%	2	5.7%	2.9%	\$25	0.6%	1.2%	1	2.8%	0.5%	\$2	0.0%	0.1%
	Moderate	22	31.0%	\$2,641	32.0%	48.4%	10	28.6%	24.9%	\$1,399	36.1%	26.0%	12	33.3%	31.5%	\$1,242	28.3%	28.5%
	Middle	26	36.6%	\$3,410	41.3%	35.8%	13	37.1%	43.9%	\$1,349	34.8%	46.5%	13	36.1%	43.1%	\$2,061	47.0%	47.5%
	Upper	20	28.2%	\$2,179	26.4%	11.0%	10	28.6%	27.4%	\$1,098	28.4%	26.0%	10	27.8%	24.9%	\$1,081	24.6%	23.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	71	100.0%	\$8,257	100.0%	100.0%	35	100.0%	100.0%	\$3,871	100.0%	100.0%	36	100.0%	100.0%	\$4,386	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	10	6.2%	\$718	10.0%	6.1%	7	10.1%	4.6%	\$608	14.2%	4.7%	3	3.3%	4.5%	\$110	3.7%	2.0%
	Moderate	53	32.9%	\$1,889	26.2%	36.0%	23	33.3%	26.1%	\$1,055	24.7%	16.4%	30	32.6%	34.5%	\$834	28.4%	20.9%
	Middle	73	45.3%	\$3,438	47.7%	45.4%	26	37.7%	43.4%	\$1,864	43.6%	33.3%	47	51.1%	43.7%	\$1,574	53.6%	39.8%
	Upper	24	14.9%	\$1,152	16.0%	12.5%	13	18.8%	17.2%	\$746	17.5%	44.0%	11	12.0%	11.7%	\$406	13.8%	36.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	1	0.6%	\$11	0.2%		0	0.0%	8.6%	\$0	0.0%	1.7%	1	1.1%	5.6%	\$11	0.4%	1.3%	
Total	161	100.0%	\$7,208	100.0%	100.0%	69	100.0%	100.0%	\$4,273	100.0%	100.0%	92	100.0%	100.0%	\$2,935	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$8	100.0%	58.3%	0	0.0%	33.3%	\$0	0.0%	80.4%	1	100.0%	100.0%	\$8	100.0%	100.0%
	Middle	0	0.0%	\$0	0.0%	30.6%	0	0.0%	33.3%	\$0	0.0%	2.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	9.7%	0	0.0%	33.3%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	1	100.0%	\$8	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$8	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MS Adams-Wilkinson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison														
		Bank		Families by Family Income		2010			2011												
		Count		Dollar		#	Count		Dollar		Count		Dollar								
		#	%	\$(000s)	\$ %		%	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg						
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	30.3%	0	0.0%	8.8%	\$0	0.0%	5.1%	0	0.0%	2.1%	\$0	0.0%	0.8%			
	Moderate	1	5.3%	\$65	2.1%	17.4%	0	0.0%	21.5%	\$0	0.0%	15.7%	1	7.7%	18.5%	\$65	2.7%	11.1%			
	Middle	6	31.6%	\$805	26.1%	17.6%	3	50.0%	20.9%	\$341	50.3%	19.1%	3	23.1%	20.2%	\$464	19.3%	15.5%			
	Upper	12	63.2%	\$2,210	71.8%	34.7%	3	50.0%	34.7%	\$337	49.7%	43.5%	9	69.2%	39.0%	\$1,873	78.0%	50.1%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.1%	\$0	0.0%	16.7%	0	0.0%	20.2%	\$0	0.0%	22.6%			
	Total	19	100.0%	\$3,080	100.0%	100.0%	6	100.0%	100.0%	\$678	100.0%	100.0%	13	100.0%	100.0%	\$2,402	100.0%	100.0%			
REFINANCE	Low	0	0.0%	\$0	0.0%	30.3%	0	0.0%	0.6%	\$0	0.0%	0.3%	0	0.0%	1.7%	\$0	0.0%	0.9%			
	Moderate	5	14.7%	\$314	6.2%	17.4%	2	10.5%	12.8%	\$113	3.6%	7.0%	3	20.0%	5.2%	\$201	10.4%	3.2%			
	Middle	2	5.9%	\$137	2.7%	17.6%	1	5.3%	16.8%	\$73	2.3%	11.5%	1	6.7%	13.1%	\$64	3.3%	9.0%			
	Upper	27	79.4%	\$4,615	91.1%	34.7%	16	84.2%	43.2%	\$2,941	94.1%	52.2%	11	73.3%	49.8%	\$1,674	86.3%	56.5%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	26.7%	\$0	0.0%	29.0%	0	0.0%	30.2%	\$0	0.0%	30.4%			
	Total	34	100.0%	\$5,066	100.0%	100.0%	19	100.0%	100.0%	\$3,127	100.0%	100.0%	15	100.0%	100.0%	\$1,939	100.0%	100.0%			
HOME IMPROVEMENT	Low	5	27.8%	\$29	26.1%	30.3%	3	30.0%	20.9%	\$23	34.8%	2.8%	2	25.0%	17.0%	\$6	13.3%	1.9%			
	Moderate	2	11.1%	\$7	6.3%	17.4%	2	20.0%	16.3%	\$7	10.6%	4.5%	0	0.0%	12.8%	\$0	0.0%	7.5%			
	Middle	2	11.1%	\$11	9.9%	17.6%	1	10.0%	11.6%	\$5	7.6%	1.9%	1	12.5%	17.0%	\$6	13.3%	4.9%			
	Upper	9	50.0%	\$64	57.7%	34.7%	4	40.0%	39.5%	\$31	47.0%	59.4%	5	62.5%	42.6%	\$33	73.3%	51.4%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.6%	\$0	0.0%	31.3%	0	0.0%	10.6%	\$0	0.0%	34.3%			
	Total	18	100.0%	\$111	100.0%	100.0%	10	100.0%	100.0%	\$66	100.0%	100.0%	8	100.0%	100.0%	\$45	100.0%	100.0%			
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	30.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Upper	0	0.0%	\$0	0.0%	34.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%			
HMDA TOTALS	Low	5	7.0%	\$29	0.4%	30.3%	3	8.6%	5.6%	\$23	0.6%	2.2%	2	5.6%	3.0%	\$6	0.1%	0.9%			
	Moderate	8	11.3%	\$386	4.7%	17.4%	4	11.4%	17.0%	\$120	3.1%	10.4%	4	11.1%	11.9%	\$266	6.1%	6.8%			
	Middle	10	14.1%	\$953	11.5%	17.6%	5	14.3%	18.3%	\$419	10.8%	14.3%	5	13.9%	16.6%	\$534	12.2%	11.8%			
	Upper	48	67.6%	\$6,889	83.4%	34.7%	23	65.7%	39.0%	\$3,309	85.5%	48.8%	25	69.4%	44.2%	\$3,580	81.6%	53.3%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.1%	\$0	0.0%	24.2%	0	0.0%	24.2%	\$0	0.0%	27.3%			
	Total	71	100.0%	\$8,257	100.0%	100.0%	35	100.0%	100.0%	\$3,871	100.0%	100.0%	36	100.0%	100.0%	\$4,386	100.0%	100.0%			
Small Business	Revenue	\$1 Million or Less	36	22.4%	\$1,797	24.9%	Total Businesses		26	37.7%	24.7%	\$1,528	35.8%	18.9%	10	10.9%	26.6%	\$269	9.2%	12.4%	
		Over \$1 Million	9	5.6%	\$1,393	19.3%			6	8.7%				3	3.3%						
		Total Rev. available	45	28.0%	\$3,190	44.2%			32	46.4%				13	14.2%						
		Rev. Not Known	116	72.0%	\$4,018	55.7%			37	53.6%				79	85.9%						
		Total	161	100.0%	\$7,208	100.0%			69	100.0%				92	100.0%						
	Loan Size	\$100,000 or Less	154	95.7%	\$5,030	69.8%			63	91.3%	92.2%	\$2,595	60.7%	33.2%	91	98.9%	93.5%	\$2,435	83.0%	41.7%	
\$100,001 - \$250,000		3	1.9%	\$614	8.5%			3	4.3%	2.3%	\$614	14.4%	11.0%	0	0.0%	3.8%	\$0	0.0%	18.3%		
\$250,001 - \$1 Million		4	2.5%	\$1,564	21.7%			3	4.3%	5.5%	\$1,064	24.9%	55.8%	1	1.1%	2.7%	\$500	17.0%	39.9%		
Total		161	100.0%	\$7,208	100.0%			69	100.0%	100.0%	\$4,273	100.0%	100.0%	92	100.0%	100.0%	\$2,935	100.0%	100.0%		
Total		161	100.0%	\$7,208	100.0%			69	100.0%	100.0%	\$4,273	100.0%	100.0%	92	100.0%	100.0%	\$2,935	100.0%	100.0%		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%			97.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	95.4%
		Over \$1 Million	0	0.0%	\$0	0.0%			1.4%	0	0.0%				0	0.0%					
		Not Known	1	100.0%	\$8	100.0%			1.4%	0	0.0%				1	100.0%					
		Total	1	100.0%	\$8	100.0%			100.0%	0	0.0%				1	100.0%					
	Loan Size	\$100,000 or Less	1	100.0%	\$8	100.0%			100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	50.0%	\$8	100.0%	4.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%			0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	95.4%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%			0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	1	100.0%	\$8	100.0%			100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$8	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: MS Gulfport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	12,178	20.0
Moderate-income	10	20.0	6,794	11.2	1,517	22.3	10,687	17.6
Middle-income	31	62.0	44,420	73.0	4,864	11.0	13,668	22.5
Upper-income	8	16.0	9,637	15.8	610	6.3	24,318	40.0
Unknown-income	1	2.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	50	100.0	60,851	100.0	6,991	11.5	60,851	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	12,331	4,913	8.4	39.8	5,862	47.5	1,556	12.6
Middle-income	72,432	43,376	74.4	59.9	20,380	28.1	8,676	12.0
Upper-income	15,914	10,004	17.2	62.9	3,882	24.4	2,028	12.7
Unknown-income	31	9	0.0	29.0	9	29.0	13	41.9
Total Assessment Area	100,708	58,302	100.0	57.9	30,133	29.9	12,273	12.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,462	14.0	1,283	13.5	100	21.0	79	17.0
Middle-income	7,186	68.9	6,581	69.3	302	63.3	303	65.3
Upper-income	1,626	15.6	1,493	15.7	62	13.0	71	15.3
Unknown-income	159	1.5	135	1.4	13	2.7	11	2.4
Total Assessment Area	10,433	100.0	9,492	100.0	477	100.0	464	100.0
Percentage of Total Businesses:				91.0		4.6		4.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	8	12.7	8	13.1	0	0.0	0	0.0
Middle-income	52	82.5	50	82.0	2	100.0	0	0.0
Upper-income	2	3.2	2	3.3	0	0.0	0	0.0
Unknown-income	1	1.6	1	1.6	0	0.0	0	0.0
Total Assessment Area	63	100.0	61	100.0	2	100.0	0	.0
Percentage of Total Farms:				96.8		3.2		.0

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MS Gulfport

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	3.7%	\$392	1.8%	8.4%	5	5.9%	3.6%	\$364	3.2%	2.5%	1	1.3%	3.7%	\$28	0.3%	2.6%
	Middle	125	76.2%	\$16,239	75.7%	74.4%	61	71.8%	75.1%	\$7,788	68.6%	74.3%	64	81.0%	77.3%	\$8,451	83.7%	76.2%
	Upper	33	20.1%	\$4,825	22.5%	17.2%	19	22.4%	21.3%	\$3,206	28.2%	23.1%	14	17.7%	18.9%	\$1,619	16.0%	21.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	164	100.0%	\$21,456	100.0%	100.0%	85	100.0%	100.0%	\$11,358	100.0%	100.0%	79	100.0%	100.0%	\$10,098	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	2.3%	\$302	0.9%	8.4%	4	2.5%	3.2%	\$222	1.0%	2.5%	2	1.9%	2.8%	\$80	0.6%	1.8%
	Middle	218	82.6%	\$28,252	80.8%	74.4%	134	84.3%	75.5%	\$17,402	79.3%	73.8%	84	80.0%	74.4%	\$10,850	83.4%	71.7%
	Upper	40	15.2%	\$6,411	18.3%	17.2%	21	13.2%	21.3%	\$4,328	19.7%	23.7%	19	18.1%	22.8%	\$2,083	16.0%	26.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	264	100.0%	\$34,965	100.0%	100.0%	159	100.0%	100.0%	\$21,952	100.0%	100.0%	105	100.0%	100.0%	\$13,013	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	13.6%	\$9	6.4%	8.4%	3	37.5%	5.5%	\$9	27.3%	2.3%	0	0.0%	6.6%	\$0	0.0%	3.4%
	Middle	18	81.8%	\$127	90.7%	74.4%	5	62.5%	79.4%	\$24	72.7%	80.9%	13	92.9%	75.9%	\$103	96.3%	71.3%
	Upper	1	4.5%	\$4	2.9%	17.2%	0	0.0%	15.0%	\$0	0.0%	16.9%	1	7.1%	17.2%	\$4	3.7%	25.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.0%
	Total	22	100.0%	\$140	100.0%	100.0%	8	100.0%	100.0%	\$33	100.0%	100.0%	14	100.0%	100.0%	\$107	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	38.5%	\$0	0.0%	51.7%	0	0.0%	28.6%	\$0	0.0%	11.0%
	Middle	0	0.0%	\$0	0.0%	61.5%	0	0.0%	61.5%	\$0	0.0%	48.3%	0	0.0%	52.4%	\$0	0.0%	62.5%
	Upper	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	14.3%	\$0	0.0%	26.3%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	0.1%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	15	3.3%	\$703	1.2%	8.4%	12	4.8%	3.6%	\$595	1.8%	7.6%	3	1.5%	3.5%	\$108	0.5%	2.7%
	Middle	361	80.2%	\$44,618	78.9%	74.4%	200	79.4%	75.6%	\$25,214	75.6%	71.5%	161	81.3%	75.7%	\$19,404	83.6%	72.9%
	Upper	74	16.4%	\$11,240	19.9%	17.2%	40	15.9%	20.7%	\$7,534	22.6%	20.9%	34	17.2%	20.7%	\$3,706	16.0%	24.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	450	100.0%	\$56,561	100.0%	100.0%	252	100.0%	100.0%	\$33,343	100.0%	100.0%	198	100.0%	100.0%	\$23,218	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	34	18.9%	\$1,866	16.8%	13.5%	9	17.0%	12.1%	\$592	16.3%	13.3%	25	19.7%	13.0%	\$1,274	17.0%	16.1%
	Middle	121	67.2%	\$8,505	76.5%	69.3%	38	71.7%	65.4%	\$2,863	79.0%	62.9%	83	65.4%	64.4%	\$5,642	75.4%	61.7%
	Upper	25	13.9%	\$740	6.7%	15.7%	6	11.3%	18.6%	\$170	4.7%	21.1%	19	15.0%	18.2%	\$570	7.6%	19.8%
	Unknown	0	0.0%	\$0	0.0%	1.4%	0	0.0%	1.5%	\$0	0.0%	1.6%	0	0.0%	2.1%	\$0	0.0%	2.1%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	1.0%	0	0.0%	2.3%	\$0	0.0%	0.2%	
Total	180	100.0%	\$11,111	100.0%	100.0%	53	100.0%	100.0%	\$3,625	100.0%	100.0%	127	100.0%	100.0%	\$7,486	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.1%	0	0.0%	7.7%	\$0	0.0%	31.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	82.0%	0	0.0%	76.9%	\$0	0.0%	48.1%	0	0.0%	69.2%	\$0	0.0%	80.1%
	Upper	0	0.0%	\$0	0.0%	3.3%	0	0.0%	15.4%	\$0	0.0%	20.1%	0	0.0%	23.1%	\$0	0.0%	17.5%
	Unknown	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	7.7%	\$0	0.0%	2.4%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MS Gulfport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count	Dollar	Count	Dollar	Bank	Agg	Dollar	Agg	Count	Dollar	Agg							
													#	%	\$ (000s)	%	%	%	#
HOME PURCHASE	Low	14	8.5%	\$705	3.3%	20.0%	10	11.8%	5.6%	\$526	4.6%	2.4%	4	5.1%	5.6%	\$179	1.8%	2.2%	
	Moderate	39	23.8%	\$3,355	15.6%	17.6%	16	18.8%	16.8%	\$1,383	12.2%	11.4%	23	29.1%	18.2%	\$1,972	19.5%	12.9%	
	Middle	37	22.6%	\$4,071	19.0%	22.5%	18	21.2%	24.7%	\$1,987	17.5%	23.5%	19	24.1%	21.7%	\$2,084	20.6%	21.5%	
	Upper	72	43.9%	\$12,993	60.6%	40.0%	41	48.2%	36.3%	\$7,462	65.7%	46.2%	31	39.2%	35.7%	\$5,531	54.8%	46.1%	
	Unknown	2	1.2%	\$332	1.5%	0.0%	0	0.0%	16.6%	\$0	0.0%	16.5%	2	2.5%	18.8%	\$332	3.3%	17.3%	
	Total	164	100.0%	\$21,456	100.0%	100.0%	85	100.0%	100.0%	\$11,358	100.0%	100.0%	79	100.0%	100.0%	\$10,098	100.0%	100.0%	
REFINANCE	Low	24	9.1%	\$1,976	5.7%	20.0%	15	9.4%	3.7%	\$1,263	5.8%	1.8%	9	8.6%	3.6%	\$713	5.5%	1.6%	
	Moderate	40	15.2%	\$3,327	9.5%	17.6%	22	13.8%	10.9%	\$1,984	9.0%	6.8%	18	17.1%	9.1%	\$1,343	10.3%	5.3%	
	Middle	65	24.6%	\$7,875	22.5%	22.5%	44	27.7%	16.6%	\$5,515	25.1%	13.3%	21	20.0%	15.2%	\$2,360	18.1%	12.3%	
	Upper	128	48.5%	\$20,188	57.7%	40.0%	77	48.4%	46.4%	\$12,999	59.2%	54.2%	51	48.6%	45.8%	\$7,189	55.2%	52.5%	
	Unknown	7	2.7%	\$1,599	4.6%	0.0%	1	0.6%	22.5%	\$191	0.9%	23.8%	6	5.7%	26.3%	\$1,408	10.8%	28.2%	
	Total	264	100.0%	\$34,965	100.0%	100.0%	159	100.0%	100.0%	\$21,952	100.0%	100.0%	105	100.0%	100.0%	\$13,013	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	31.8%	\$26	18.6%	20.0%	4	50.0%	13.1%	\$14	42.4%	4.9%	3	21.4%	9.7%	\$12	11.2%	4.1%	
	Moderate	7	31.8%	\$57	40.7%	17.6%	3	37.5%	18.2%	\$16	48.5%	11.1%	4	28.6%	19.1%	\$41	38.3%	12.4%	
	Middle	2	9.1%	\$21	15.0%	22.5%	0	0.0%	21.0%	\$0	0.0%	12.8%	2	14.3%	26.3%	\$21	19.6%	20.1%	
	Upper	5	22.7%	\$31	22.1%	40.0%	1	12.5%	42.4%	\$3	9.1%	63.4%	4	28.6%	37.8%	\$28	26.2%	54.5%	
	Unknown	1	4.5%	\$5	3.6%	0.0%	0	0.0%	5.3%	\$0	0.0%	7.9%	1	7.1%	7.2%	\$5	4.7%	8.9%	
	Total	22	100.0%	\$140	100.0%	100.0%	8	100.0%	100.0%	\$33	100.0%	100.0%	14	100.0%	100.0%	\$107	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	45	10.0%	\$2,707	4.8%	20.0%	29	11.5%	5.2%	\$1,803	5.4%	1.9%	16	8.1%	4.8%	\$904	3.9%	1.8%	
	Moderate	86	19.1%	\$6,739	11.9%	17.6%	41	16.3%	13.8%	\$3,383	10.1%	7.9%	45	22.7%	13.7%	\$3,356	14.5%	8.3%	
	Middle	104	23.1%	\$11,967	21.2%	22.5%	62	24.6%	20.1%	\$7,502	22.5%	15.6%	42	21.2%	18.7%	\$4,465	19.2%	15.5%	
	Upper	205	45.6%	\$33,212	58.7%	40.0%	119	47.2%	41.9%	\$20,464	61.4%	45.9%	86	43.4%	40.6%	\$12,748	54.9%	46.5%	
	Unknown	10	2.2%	\$1,936	3.4%	0.0%	1	0.4%	19.0%	\$191	0.6%	28.7%	9	4.5%	22.1%	\$1,745	7.5%	27.9%	
	Total	450	100.0%	\$56,561	100.0%	100.0%	252	100.0%	100.0%	\$33,343	100.0%	100.0%	198	100.0%	100.0%	\$23,218	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	65	36.1%	\$3,542	31.9%	91.0%	29	54.7%	36.9%	\$1,391	38.4%	53.6%	36	28.3%	45.7%	\$2,151	28.7%	46.1%
		Over \$1 Million	29	16.1%	\$5,340	48.1%	4.6%	10	18.9%					19	15.0%				
		Total Rev. available	94	52.2%	\$8,882	80.0%	95.6%	39	73.6%					55	43.3%				
		Rev. Not Known	86	47.8%	\$2,229	20.1%	4.4%	14	26.4%					72	56.7%				
	Total	180	100.0%	\$11,111	100.0%	100.0%	53	100.0%	100.0%				127	100.0%	100.0%				
Loan Size	\$100,000 or Less	159	88.3%	\$5,565	50.1%		48	90.6%	89.8%	\$2,152	59.4%	29.9%	111	87.4%	88.5%	\$3,413	45.6%	27.9%	
	\$100,001 - \$250,000	16	8.9%	\$2,775	25.0%		4	7.5%	5.3%	\$779	21.5%	20.7%	12	9.4%	6.4%	\$1,996	26.7%	21.3%	
	\$250,001 - \$1 Million	5	2.8%	\$2,771	24.9%		1	1.9%	4.9%	\$694	19.1%	49.4%	4	3.1%	5.2%	\$2,077	27.7%	50.8%	
	Total	180	100.0%	\$11,111	100.0%		53	100.0%	100.0%	\$3,625	100.0%	100.0%	127	100.0%	100.0%	\$7,486	100.0%	100.0%	
	Total Farms																		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	96.8%	0	0.0%	84.6%	\$0	0.0%	97.2%	0	0.0%	53.8%	\$0	0.0%	30.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.2%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	84.6%	\$0	0.0%	50.5%	0	0.0%	92.3%	\$0	0.0%	38.9%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	15.4%	\$0	0.0%	49.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	7.7%	\$0	0.0%	61.1%	
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: MS Hattiesburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	8.7	1,659	5.9	680	41.0	6,351	22.5
Moderate-income	6	26.1	3,708	13.1	938	25.3	4,333	15.4
Middle-income	10	43.5	12,471	44.2	1,673	13.4	5,834	20.7
Upper-income	5	21.7	10,362	36.7	744	7.2	11,682	41.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	23	100.0	28,200	100.0	4,035	14.3	28,200	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,828	1,063	3.9	37.6	1,262	44.6	503	17.8
Moderate-income	7,478	2,999	11.0	40.1	3,694	49.4	785	10.5
Middle-income	19,570	12,725	46.6	65.0	5,271	26.9	1,574	8.0
Upper-income	15,470	10,545	38.6	68.2	4,020	26.0	905	5.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	45,346	27,332	100.0	60.3	14,247	31.4	3,767	8.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	394	6.4	351	6.3	29	9.2	14	5.5
Moderate-income	759	12.3	669	12.0	53	16.9	37	14.6
Middle-income	2,250	36.5	2,055	36.7	100	31.8	95	37.5
Upper-income	2,761	44.8	2,522	45.1	132	42.0	107	42.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,164	100.0	5,597	100.0	314	100.0	253	100.0
Percentage of Total Businesses:				90.8		5.1		4.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	2.9	3	3.0	0	0.0	0	0.0
Moderate-income	7	6.7	7	6.9	0	0.0	0	0.0
Middle-income	67	63.8	63	62.4	3	100.0	1	100.0
Upper-income	28	26.7	28	27.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	105	100.0	101	100.0	3	100.0	1	100.0
Percentage of Total Farms:				96.2		2.9		1.0

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MS Hattiesburg

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.9%	0	0.0%	0.8%	\$0	0.0%	0.4%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Moderate	4	3.8%	\$288	1.9%	11.0%	2	3.4%	6.1%	\$172	1.9%	4.0%	2	4.3%	5.0%	\$116	1.8%	3.6%
	Middle	33	31.7%	\$3,524	22.8%	46.6%	16	27.6%	38.8%	\$1,590	17.8%	33.2%	17	37.0%	41.5%	\$1,934	29.6%	35.7%
	Upper	67	64.4%	\$11,634	75.3%	38.6%	40	69.0%	54.2%	\$7,156	80.2%	62.4%	27	58.7%	53.0%	\$4,478	68.6%	60.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	104	100.0%	\$15,446	100.0%	100.0%	58	100.0%	100.0%	\$8,918	100.0%	100.0%	46	100.0%	100.0%	\$6,528	100.0%	100.0%
REFINANCE	Low	1	0.5%	\$85	0.4%	3.9%	0	0.0%	0.6%	\$0	0.0%	0.3%	1	1.3%	1.0%	\$85	0.9%	0.5%
	Moderate	10	5.4%	\$942	4.0%	11.0%	7	6.5%	5.6%	\$787	5.8%	4.3%	3	3.8%	6.0%	\$155	1.6%	4.6%
	Middle	58	31.2%	\$5,971	25.6%	46.6%	32	29.6%	35.5%	\$3,407	25.1%	31.5%	26	33.3%	37.5%	\$2,564	26.4%	31.8%
	Upper	117	62.9%	\$16,295	70.0%	38.6%	69	63.9%	58.2%	\$9,389	69.1%	63.9%	48	61.5%	55.6%	\$6,906	71.1%	63.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	186	100.0%	\$23,293	100.0%	100.0%	108	100.0%	100.0%	\$13,583	100.0%	100.0%	78	100.0%	100.0%	\$9,710	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.9%	0	0.0%	0.6%	\$0	0.0%	0.3%	0	0.0%	1.1%	\$0	0.0%	0.3%
	Moderate	3	13.0%	\$16	8.4%	11.0%	1	9.1%	6.4%	\$4	4.3%	4.1%	2	16.7%	8.7%	\$12	12.1%	7.8%
	Middle	9	39.1%	\$62	32.5%	46.6%	6	54.5%	53.2%	\$37	40.2%	43.0%	3	25.0%	44.3%	\$25	25.3%	37.2%
	Upper	11	47.8%	\$113	59.2%	38.6%	4	36.4%	39.8%	\$51	55.4%	52.5%	7	58.3%	45.9%	\$62	62.6%	54.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$191	100.0%	100.0%	11	100.0%	100.0%	\$92	100.0%	100.0%	12	100.0%	100.0%	\$99	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	12.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.8%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	29.5%	0	0.0%	15.0%	\$0	0.0%	3.3%	0	0.0%	11.5%	\$0	0.0%	11.1%
	Middle	0	0.0%	\$0	0.0%	29.3%	0	0.0%	50.0%	\$0	0.0%	52.4%	0	0.0%	46.2%	\$0	0.0%	15.2%
	Upper	0	0.0%	\$0	0.0%	28.3%	0	0.0%	35.0%	\$0	0.0%	44.3%	0	0.0%	38.5%	\$0	0.0%	73.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.3%	\$85	0.2%	3.9%	0	0.0%	0.7%	\$0	0.0%	0.3%	1	0.7%	0.8%	\$85	0.5%	0.4%
	Moderate	17	5.4%	\$1,246	3.2%	11.0%	10	5.6%	5.9%	\$963	4.3%	4.1%	7	5.1%	5.7%	\$283	1.7%	4.7%
	Middle	100	31.9%	\$9,557	24.5%	46.6%	54	30.5%	37.6%	\$5,034	22.3%	33.4%	46	33.8%	39.5%	\$4,523	27.7%	32.3%
	Upper	195	62.3%	\$28,042	72.0%	38.6%	113	63.8%	55.8%	\$16,596	73.5%	62.2%	82	60.3%	53.9%	\$11,446	70.1%	62.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	313	100.0%	\$38,930	100.0%	100.0%	177	100.0%	100.0%	\$22,593	100.0%	100.0%	136	100.0%	100.0%	\$16,337	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	34	8.1%	\$2,548	8.6%	6.3%	15	8.7%	6.2%	\$1,515	10.9%	9.2%	19	7.7%	5.4%	\$1,033	6.6%	8.1%
	Moderate	41	9.8%	\$3,612	12.2%	12.0%	18	10.4%	8.0%	\$2,024	14.6%	11.9%	23	9.3%	7.4%	\$1,588	10.1%	11.3%
	Middle	94	22.4%	\$5,004	16.9%	36.7%	35	20.2%	35.5%	\$2,515	18.1%	33.5%	59	23.9%	35.8%	\$2,489	15.9%	32.4%
	Upper	251	59.8%	\$18,399	62.2%	45.1%	105	60.7%	48.1%	\$7,842	56.4%	44.7%	146	59.1%	49.2%	\$10,557	67.4%	48.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	0.6%	0	0.0%	2.2%	\$0	0.0%	0.3%	
Total	420	100.0%	\$29,563	100.0%	100.0%	173	100.0%	100.0%	\$13,896	100.0%	100.0%	247	100.0%	100.0%	\$15,667	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	2.1%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	62.4%	0	0.0%	61.5%	\$0	0.0%	53.7%	0	0.0%	70.3%	\$0	0.0%	57.1%
	Upper	2	100.0%	\$466	100.0%	27.7%	0	0.0%	35.4%	\$0	0.0%	45.3%	2	100.0%	29.7%	\$466	100.0%	42.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	2	100.0%	\$466	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$466	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MS Hattiesburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count		Dollar		%	Count		Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Agg				
		#	%	\$(000s)	\$ %	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	9	8.7%	\$523	3.4%	22.5%	7	12.1%	5.2%	\$387	4.3%	2.4%	2	4.3%	3.9%	\$136	2.1%	1.5%	
	Moderate	17	16.3%	\$1,765	11.4%	15.4%	7	12.1%	16.2%	\$714	8.0%	11.3%	10	21.7%	15.9%	\$1,051	16.1%	10.5%	
	Middle	29	27.9%	\$3,521	22.8%	20.7%	17	29.3%	23.2%	\$2,080	23.3%	19.9%	12	26.1%	21.5%	\$1,441	22.1%	18.7%	
	Upper	47	45.2%	\$9,399	60.9%	41.4%	27	46.6%	40.7%	\$5,737	64.3%	50.4%	20	43.5%	41.1%	\$3,662	56.1%	52.2%	
	Unknown	2	1.9%	\$238	1.5%	0.0%	0	0.0%	14.7%	\$0	0.0%	16.1%	2	4.3%	17.5%	\$238	3.6%	17.1%	
	Total	104	100.0%	\$15,446	100.0%	100.0%	58	100.0%	100.0%	\$8,918	100.0%	100.0%	46	100.0%	100.0%	\$6,528	100.0%	100.0%	
REFINANCE	Low	11	5.9%	\$819	3.5%	22.5%	6	5.6%	2.5%	\$475	3.5%	1.0%	5	6.4%	3.6%	\$344	3.5%	1.8%	
	Moderate	25	13.4%	\$2,108	9.0%	15.4%	14	13.0%	7.7%	\$1,325	9.8%	4.5%	11	14.1%	7.5%	\$783	8.1%	4.5%	
	Middle	43	23.1%	\$4,146	17.8%	20.7%	23	21.3%	16.4%	\$2,275	16.7%	11.8%	20	25.6%	16.9%	\$1,871	19.3%	12.1%	
	Upper	99	53.2%	\$15,202	65.3%	41.4%	61	56.5%	55.7%	\$9,048	66.6%	64.0%	38	48.7%	53.0%	\$6,154	63.4%	60.9%	
	Unknown	8	4.3%	\$1,018	4.4%	0.0%	4	3.7%	17.6%	\$460	3.4%	18.7%	4	5.1%	19.0%	\$558	5.7%	20.6%	
	Total	186	100.0%	\$23,293	100.0%	100.0%	108	100.0%	100.0%	\$13,583	100.0%	100.0%	78	100.0%	100.0%	\$9,710	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	21.7%	\$27	14.1%	22.5%	5	45.5%	12.3%	\$27	29.3%	5.9%	0	0.0%	5.5%	\$0	0.0%	0.5%	
	Moderate	4	17.4%	\$16	8.4%	15.4%	1	9.1%	12.9%	\$3	3.3%	9.2%	3	25.0%	13.7%	\$13	13.1%	4.6%	
	Middle	2	8.7%	\$10	5.2%	20.7%	1	9.1%	22.2%	\$5	5.4%	16.2%	1	8.3%	20.8%	\$5	5.1%	16.1%	
	Upper	12	52.2%	\$138	72.3%	41.4%	4	36.4%	48.0%	\$57	62.0%	66.0%	8	66.7%	51.4%	\$81	81.8%	72.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.7%	\$0	0.0%	2.6%	0	0.0%	8.7%	\$0	0.0%	6.8%	
	Total	23	100.0%	\$191	100.0%	100.0%	11	100.0%	100.0%	\$92	100.0%	100.0%	12	100.0%	100.0%	\$99	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	25	8.0%	\$1,369	3.5%	22.5%	18	10.2%	4.0%	\$889	3.9%	1.5%	7	5.1%	3.8%	\$480	2.9%	1.6%	
	Moderate	46	14.7%	\$3,889	10.0%	15.4%	22	12.4%	11.4%	\$2,042	9.0%	7.0%	24	17.6%	11.3%	\$1,847	11.3%	6.6%	
	Middle	74	23.6%	\$7,677	19.7%	20.7%	41	23.2%	19.4%	\$4,360	19.3%	14.5%	33	24.3%	18.9%	\$3,317	20.3%	14.0%	
	Upper	158	50.5%	\$24,739	63.5%	41.4%	92	52.0%	49.0%	\$14,842	65.7%	55.5%	66	48.5%	47.6%	\$9,897	60.6%	53.4%	
	Unknown	10	3.2%	\$1,256	3.2%	0.0%	4	2.3%	16.3%	\$460	2.0%	21.5%	6	4.4%	18.4%	\$796	4.9%	24.4%	
	Total	313	100.0%	\$38,930	100.0%	100.0%	177	100.0%	100.0%	\$22,593	100.0%	100.0%	136	100.0%	100.0%	\$16,337	100.0%	100.0%	
Small Business	Total Businesses																		
	Revenue	\$1 Million or Less	171	40.7%	\$9,682	32.8%	90.8%	97	56.1%	46.6%	\$4,752	34.2%	42.8%	74	30.0%	48.5%	\$4,930	31.5%	44.8%
		Over \$1 Million	68	16.2%	\$10,011	33.9%	5.1%	38	22.0%				30	12.1%					
		Total Rev. available	239	56.9%	\$19,693	66.7%	95.9%	135	78.1%				104	42.1%					
		Rev. Not Known	181	43.1%	\$9,870	33.4%	4.1%	38	22.0%				143	57.9%					
		Total	420	100.0%	\$29,563	100.0%	100.0%	173	100.0%				247	100.0%					
Loan Size	\$100,000 or Less	365	86.9%	\$12,267	41.5%		147	85.0%	87.5%	\$5,813	41.8%	31.3%	218	88.3%	89.1%	\$6,454	41.2%	32.0%	
	\$100,001 - \$250,000	33	7.9%	\$5,737	19.4%		15	8.7%	6.3%	\$2,614	18.8%	17.1%	18	7.3%	5.4%	\$3,123	19.9%	17.0%	
	\$250,001 - \$1 Million	22	5.2%	\$11,559	39.1%		11	6.4%	6.1%	\$5,469	39.4%	51.6%	11	4.5%	5.5%	\$6,090	38.9%	51.0%	
	Total	420	100.0%	\$29,563	100.0%		173	100.0%	100.0%	\$13,896	100.0%	100.0%	247	100.0%	100.0%	\$15,667	100.0%	100.0%	
	Small Farm	Total Farms																	
		Revenue	\$1 Million or Less	1	50.0%	\$431	92.5%	96.2%	0	0.0%	87.5%	\$0	0.0%	70.5%	1	50.0%	85.1%	\$431	92.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.9%	0	0.0%				0	0.0%					
		Not Known	1	50.0%	\$35	7.5%	1.0%	0	0.0%				1	50.0%					
		Total	2	100.0%	\$466	100.0%	100.0%	0	0.0%				2	100.0%					
Loan Size		\$100,000 or Less	1	50.0%	\$35	7.5%		0	0.0%	75.0%	\$0	0.0%	32.6%	1	50.0%	82.4%	\$35	7.5%	41.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	18.8%	\$0	0.0%	38.3%	0	0.0%	13.5%	\$0	0.0%	36.5%	
	\$250,001 - \$500,000	1	50.0%	\$431	92.5%		0	0.0%	6.3%	\$0	0.0%	29.0%	1	50.0%	4.1%	\$431	92.5%	22.5%	
	Total	2	100.0%	\$466	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$466	100.0%	100.0%	

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: MS Northern MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	17,028	18.8	
Moderate-income	2	3.2	1,622	1.8	493	30.4	14,007	15.5	
Middle-income	46	73.0	60,894	67.4	9,341	15.3	18,024	19.9	
Upper-income	15	23.8	27,877	30.8	2,669	9.6	41,334	45.7	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	63	100.0	90,393	100.0	12,503	13.8	90,393	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	2,587	1,371	1.5	53.0	1,005	38.8	211	8.2	
Middle-income	95,202	63,823	68.3	67.0	21,169	22.2	10,210	10.7	
Upper-income	45,017	28,314	30.3	62.9	12,413	27.6	4,290	9.5	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	142,806	93,508	100.0	65.5	34,587	24.2	14,711	10.3	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	385	2.3	340	2.2	19	2.3	26	3.4	
Middle-income	10,824	64.2	9,804	64.2	503	61.3	517	67.8	
Upper-income	5,646	33.5	5,128	33.6	299	36.4	219	28.7	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	16,855	100.0	15,272	100.0	821	100.0	762	100.0	
Percentage of Total Businesses:				90.6		4.9		4.5	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	8	1.3	8	1.3	0	0.0	0	0.0	
Middle-income	517	84.6	505	84.6	11	91.7	1	50.0	
Upper-income	86	14.1	84	14.1	1	8.3	1	50.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	611	100.0	597	100.0	12	100.0	2	100.0	
Percentage of Total Farms:				97.7		2.0		.3	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MS Northern MS

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$(000s)	\$ %	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	2.0%	\$945	1.5%	1.5%	3	1.3%	1.4%	\$251	0.9%	1.1%	7	2.5%	1.0%	\$694	1.9%	0.6%
	Middle	282	55.8%	\$31,291	48.4%	68.3%	133	59.6%	44.5%	\$14,559	50.5%	37.3%	149	52.8%	47.4%	\$16,732	46.6%	38.9%
	Upper	213	42.2%	\$32,463	50.2%	30.3%	87	39.0%	52.9%	\$14,016	48.6%	61.2%	126	44.7%	51.6%	\$18,447	51.4%	60.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.2%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	505	100.0%	\$64,699	100.0%	100.0%	223	100.0%	100.0%	\$28,826	100.0%	100.0%	282	100.0%	100.0%	\$35,873	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	16	2.0%	\$1,462	1.2%	1.5%	11	2.4%	1.1%	\$1,198	1.7%	0.6%	5	1.5%	0.9%	\$264	0.5%	0.5%
	Middle	472	58.3%	\$58,354	49.4%	68.3%	265	57.0%	48.7%	\$32,838	47.0%	39.0%	207	60.2%	50.2%	\$25,516	53.0%	42.4%
	Upper	321	39.7%	\$58,256	49.3%	30.3%	189	40.6%	50.2%	\$35,900	51.3%	60.4%	132	38.4%	49.0%	\$22,356	46.4%	57.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	809	100.0%	\$118,072	100.0%	100.0%	465	100.0%	100.0%	\$69,936	100.0%	100.0%	344	100.0%	100.0%	\$48,136	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	3.0%	\$19	2.4%	1.5%	1	2.0%	2.7%	\$8	2.3%	1.3%	2	3.9%	2.9%	\$11	2.5%	1.5%
	Middle	77	77.0%	\$591	75.1%	68.3%	39	79.6%	71.1%	\$253	73.3%	48.8%	38	74.5%	70.4%	\$338	76.5%	53.6%
	Upper	20	20.0%	\$177	22.5%	30.3%	9	18.4%	26.3%	\$84	24.3%	49.9%	11	21.6%	26.7%	\$93	21.0%	45.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	100	100.0%	\$787	100.0%	100.0%	49	100.0%	100.0%	\$345	100.0%	100.0%	51	100.0%	100.0%	\$442	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	47.9%	0	0.0%	55.6%	\$0	0.0%	67.9%	0	0.0%	50.0%	\$0	0.0%	87.5%
	Upper	0	0.0%	\$0	0.0%	47.7%	0	0.0%	44.4%	\$0	0.0%	32.1%	0	0.0%	50.0%	\$0	0.0%	12.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	29	2.1%	\$2,426	1.3%	1.5%	15	2.0%	1.3%	\$1,457	1.5%	0.8%	14	2.1%	1.0%	\$969	1.1%	0.6%
	Middle	831	58.8%	\$90,236	49.2%	68.3%	437	59.3%	49.1%	\$47,650	48.1%	39.1%	394	58.2%	50.7%	\$42,586	50.4%	42.3%
	Upper	554	39.2%	\$90,896	49.5%	30.3%	285	38.7%	49.3%	\$50,000	50.5%	60.0%	269	39.7%	48.3%	\$40,896	48.4%	57.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,414	100.0%	\$183,558	100.0%	100.0%	737	100.0%	100.0%	\$99,107	100.0%	100.0%	677	100.0%	100.0%	\$84,451	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	26	2.9%	\$4,577	6.8%	2.2%	6	1.7%	0.8%	\$1,243	4.1%	0.8%	20	3.7%	1.7%	\$3,334	9.0%	2.5%
	Middle	567	63.5%	\$43,008	64.1%	64.2%	234	65.9%	56.9%	\$18,585	61.7%	53.4%	333	61.9%	57.5%	\$24,423	66.0%	56.5%
	Upper	294	32.9%	\$19,264	28.7%	33.6%	112	31.5%	38.5%	\$10,198	33.9%	44.5%	182	33.8%	38.0%	\$9,066	24.5%	40.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	6	0.7%	\$274	0.4%		3	0.8%	3.8%	\$80	0.3%	1.3%	3	0.6%	2.8%	\$194	0.5%	0.5%	
Total	893	100.0%	\$67,123	100.0%	100.0%	355	100.0%	100.0%	\$30,106	100.0%	100.0%	538	100.0%	100.0%	\$37,017	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	2.8%	\$594	2.5%	1.3%	3	4.2%	1.9%	\$315	2.5%	1.1%	1	1.4%	0.6%	\$279	2.5%	1.5%
	Middle	138	95.8%	\$22,789	96.7%	84.6%	67	94.4%	87.4%	\$11,958	96.1%	89.3%	71	97.3%	90.4%	\$10,831	97.4%	90.9%
	Upper	2	1.4%	\$191	0.8%	14.1%	1	1.4%	10.5%	\$176	1.4%	9.6%	1	1.4%	8.4%	\$15	0.1%	7.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.2%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.1%	
Total	144	100.0%	\$23,574	100.0%	100.0%	71	100.0%	100.0%	\$12,449	100.0%	100.0%	73	100.0%	100.0%	\$11,125	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MS Northern MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count		Dollar		%	Count		Dollar			Count		Dollar					
		#	%	\$(000s)	\$ %		Bank	Agg	Bank	Agg	%	Bank	Agg	Bank	Agg	%			
HOME PURCHASE	Low	27	5.3%	\$1,508	2.3%	18.8%	13	5.8%	5.0%	\$681	2.4%	2.2%	14	5.0%	3.3%	\$827	2.3%	1.5%	
	Moderate	86	17.0%	\$6,903	10.7%	15.5%	45	20.2%	15.4%	\$3,597	12.5%	9.6%	41	14.5%	14.9%	\$3,306	9.2%	9.3%	
	Middle	124	24.6%	\$13,389	20.7%	19.9%	53	23.8%	21.9%	\$5,941	20.6%	18.3%	71	25.2%	18.5%	\$7,448	20.8%	15.6%	
	Upper	266	52.7%	\$42,829	66.2%	45.7%	112	50.2%	46.3%	\$18,607	64.5%	57.2%	154	54.6%	48.3%	\$24,222	67.5%	58.8%	
	Unknown	2	0.4%	\$70	0.1%	0.0%	0	0.0%	11.3%	\$0	0.0%	12.6%	2	0.7%	15.0%	\$70	0.2%	15.0%	
	Total	505	100.0%	\$64,699	100.0%	100.0%	223	100.0%	100.0%	\$28,826	100.0%	100.0%	282	100.0%	100.0%	\$35,873	100.0%	100.0%	
REFINANCE	Low	24	3.0%	\$1,265	1.1%	18.8%	14	3.0%	3.2%	\$820	1.2%	1.1%	10	2.9%	2.4%	\$445	0.9%	0.7%	
	Moderate	69	8.5%	\$4,604	3.9%	15.5%	31	6.7%	7.8%	\$2,078	3.0%	3.9%	38	11.0%	8.7%	\$2,526	5.2%	4.6%	
	Middle	147	18.2%	\$13,213	11.2%	19.9%	84	18.1%	16.4%	\$7,895	11.3%	10.6%	63	18.3%	15.7%	\$5,318	11.0%	9.9%	
	Upper	567	70.1%	\$98,661	83.6%	45.7%	334	71.8%	59.8%	\$58,814	84.1%	69.1%	233	67.7%	57.6%	\$39,847	82.8%	67.0%	
	Unknown	2	0.2%	\$329	0.3%	0.0%	2	0.4%	12.9%	\$329	0.5%	15.2%	0	0.0%	15.7%	\$0	0.0%	17.8%	
	Total	809	100.0%	\$118,072	100.0%	100.0%	465	100.0%	100.0%	\$69,936	100.0%	100.0%	344	100.0%	100.0%	\$48,136	100.0%	100.0%	
HOME IMPROVEMENT	Low	11	11.0%	\$108	13.7%	18.8%	4	8.2%	11.5%	\$57	16.5%	3.8%	7	13.7%	8.3%	\$51	11.5%	2.9%	
	Moderate	24	24.0%	\$132	16.8%	15.5%	12	24.5%	15.9%	\$80	23.2%	6.8%	12	23.5%	15.7%	\$52	11.8%	7.3%	
	Middle	30	30.0%	\$224	28.5%	19.9%	15	30.6%	18.6%	\$72	20.9%	12.0%	15	29.4%	21.3%	\$152	34.4%	13.3%	
	Upper	34	34.0%	\$318	40.4%	45.7%	17	34.7%	45.9%	\$131	38.0%	63.8%	17	33.3%	45.7%	\$187	42.3%	65.9%	
	Unknown	1	1.0%	\$5	0.6%	0.0%	1	2.0%	8.2%	\$5	1.4%	13.6%	0	0.0%	9.0%	\$0	0.0%	10.7%	
	Total	100	100.0%	\$787	100.0%	100.0%	49	100.0%	100.0%	\$345	100.0%	100.0%	51	100.0%	100.0%	\$442	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	62	4.4%	\$2,881	1.6%	18.8%	31	4.2%	4.3%	\$1,558	1.6%	1.5%	31	4.6%	3.1%	\$1,323	1.6%	1.0%	
	Moderate	179	12.7%	\$11,639	6.3%	15.5%	88	11.9%	10.7%	\$5,755	5.8%	5.6%	91	13.4%	11.4%	\$5,884	7.0%	6.2%	
	Middle	301	21.3%	\$26,826	14.6%	19.9%	152	20.6%	18.2%	\$13,908	14.0%	12.8%	149	22.0%	17.0%	\$12,918	15.3%	11.8%	
	Upper	867	61.3%	\$141,808	77.3%	45.7%	463	62.8%	54.5%	\$77,552	78.3%	64.5%	404	59.7%	53.3%	\$64,256	76.1%	62.9%	
	Unknown	5	0.4%	\$404	0.2%	0.0%	3	0.4%	12.2%	\$334	0.3%	15.6%	2	0.3%	15.1%	\$70	0.1%	18.1%	
	Total	1,414	100.0%	\$183,558	100.0%	100.0%	737	100.0%	100.0%	\$99,107	100.0%	100.0%	677	100.0%	100.0%	\$84,451	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	370	41.4%	\$27,830	41.5%	90.6%	215	60.6%	49.1%	\$15,276	50.7%	56.4%	155	28.8%	48.8%	\$12,554	33.9%	52.9%
		Over \$1 Million	165	18.5%	\$26,219	39.1%	4.9%	77	21.7%				88	16.4%					
		Total Rev. available	535	59.9%	\$54,049	80.6%	95.5%	292	82.3%				243	45.2%					
		Rev. Not Known	358	40.1%	\$13,074	19.5%	4.5%	63	17.7%				295	54.8%					
		Total	893	100.0%	\$67,123	100.0%	100.0%	355	100.0%	100.0%				538	100.0%	100.0%			
	Loan Size	\$100,000 or Less	762	85.3%	\$27,415	40.8%		301	84.8%	88.4%	\$12,880	42.8%	34.3%	461	85.7%	88.8%	\$14,535	39.3%	33.5%
\$100,001 - \$250,000		77	8.6%	\$12,606	18.8%		30	8.5%	7.0%	\$4,894	16.3%	22.3%	47	8.7%	6.6%	\$7,712	20.8%	22.1%	
\$250,001 - \$1 Million		54	6.0%	\$27,102	40.4%		24	6.8%	4.6%	\$12,332	41.0%	43.4%	30	5.6%	4.6%	\$14,770	39.9%	44.4%	
Total		893	100.0%	\$67,123	100.0%	100.0%	355	100.0%	100.0%	\$30,106	100.0%	100.0%	538	100.0%	100.0%	\$37,017	100.0%	100.0%	
Small Farm		Revenue	\$1 Million or Less	79	54.9%	\$11,379	48.3%	97.7%	34	47.9%	80.9%	\$5,812	46.7%	70.2%	45	61.6%	81.7%	\$5,567	50.0%
	Over \$1 Million		28	19.4%	\$5,139	21.8%	2.0%	5	7.0%				23	31.5%					
	Not Known		37	25.7%	\$7,056	29.9%	0.3%	32	45.1%				5	6.8%					
	Total		144	100.0%	\$23,574	100.0%	100.0%	71	100.0%	100.0%				73	100.0%	100.0%			
	Loan Size		\$100,000 or Less	66	45.8%	\$3,574	15.2%		29	40.8%	76.3%	\$1,780	14.3%	29.2%	37	50.7%	76.2%	\$1,794	16.1%
		\$100,001 - \$250,000	42	29.2%	\$6,886	29.2%		22	31.0%	14.4%	\$3,539	28.4%	29.6%	20	27.4%	14.2%	\$3,347	30.1%	29.1%
\$250,001 - \$500,000		36	25.0%	\$13,114	55.6%		20	28.2%	9.3%	\$7,130	57.3%	41.2%	16	21.9%	9.6%	\$5,984	53.8%	40.7%	
Total		144	100.0%	\$23,574	100.0%	100.0%	71	100.0%	100.0%	\$12,449	100.0%	100.0%	73	100.0%	100.0%	\$11,125	100.0%	100.0%	

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: MS Northwest MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	7.8	3,987	7.5	1,834	46.0	16,527	30.9
Moderate-income	25	49.0	25,664	48.0	8,607	33.5	9,086	17.0
Middle-income	14	27.5	13,392	25.1	2,961	22.1	8,956	16.8
Upper-income	8	15.7	10,383	19.4	979	9.4	18,857	35.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	51	100.0	53,426	100.0	14,381	26.9	53,426	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,709	2,231	5.0	33.3	3,794	56.6	684	10.2
Moderate-income	39,104	20,045	45.0	51.3	15,535	39.7	3,524	9.0
Middle-income	19,355	12,021	27.0	62.1	5,891	30.4	1,443	7.5
Upper-income	15,788	10,237	23.0	64.8	4,589	29.1	962	6.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	80,956	44,534	100.0	55.0	29,809	36.8	6,613	8.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	791	9.9	707	9.8	44	12.3	40	9.0
Moderate-income	3,379	42.3	3,022	42.0	144	40.1	213	48.2
Middle-income	1,765	22.1	1,605	22.3	78	21.7	82	18.6
Upper-income	2,057	25.7	1,857	25.8	93	25.9	107	24.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,992	100.0	7,191	100.0	359	100.0	442	100.0
Percentage of Total Businesses:				90.0		4.5		5.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	9	1.2	9	1.3	0	0.0	0	0.0
Moderate-income	314	40.6	281	39.7	27	45.8	6	85.7
Middle-income	306	39.5	281	39.7	24	40.7	1	14.3
Upper-income	145	18.7	137	19.4	8	13.6	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	774	100.0	708	100.0	59	100.0	7	100.0
Percentage of Total Farms:				91.5		7.6		.9

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MS Northwest MS

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	2	1.0%	\$140	0.7%	5.0%	0	0.0%	2.2%	\$0	0.0%	1.8%	2	1.9%	1.7%	\$140	1.4%	1.0%
	Moderate	23	11.8%	\$1,913	9.7%	45.0%	12	13.0%	17.3%	\$874	9.1%	15.3%	11	10.7%	17.2%	\$1,039	10.2%	14.2%
	Middle	61	31.3%	\$5,948	30.1%	27.0%	28	30.4%	26.7%	\$2,940	30.7%	25.6%	33	32.0%	28.9%	\$3,008	29.5%	27.8%
	Upper	109	55.9%	\$11,783	59.6%	23.0%	52	56.5%	53.6%	\$5,766	60.2%	57.2%	57	55.3%	52.2%	\$6,017	59.0%	57.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	195	100.0%	\$19,784	100.0%	100.0%	92	100.0%	100.0%	\$9,580	100.0%	100.0%	103	100.0%	100.0%	\$10,204	100.0%	100.0%
REFINANCE	Low	7	3.6%	\$1,256	5.8%	5.0%	3	2.9%	1.9%	\$456	4.0%	1.7%	4	4.4%	1.5%	\$800	7.9%	1.7%
	Moderate	43	22.2%	\$3,819	17.7%	45.0%	21	20.4%	28.0%	\$1,764	15.3%	20.2%	22	24.2%	32.7%	\$2,055	20.4%	23.8%
	Middle	55	28.4%	\$5,384	24.9%	27.0%	26	25.2%	24.9%	\$2,451	21.2%	22.8%	29	31.9%	26.5%	\$2,933	29.1%	28.0%
	Upper	89	45.9%	\$11,159	51.6%	23.0%	53	51.5%	45.2%	\$6,870	59.5%	55.2%	36	39.6%	39.2%	\$4,289	42.6%	46.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	194	100.0%	\$21,618	100.0%	100.0%	103	100.0%	100.0%	\$11,541	100.0%	100.0%	91	100.0%	100.0%	\$10,077	100.0%	100.0%
HOME IMPROVEMENT	Low	4	6.2%	\$16	3.9%	5.0%	1	3.3%	5.1%	\$5	2.5%	1.9%	3	8.6%	7.3%	\$11	5.4%	1.5%
	Moderate	25	38.5%	\$168	41.4%	45.0%	13	43.3%	41.1%	\$96	47.3%	37.2%	12	34.3%	40.2%	\$72	35.5%	38.6%
	Middle	17	26.2%	\$101	24.9%	27.0%	8	26.7%	29.2%	\$44	21.7%	37.8%	9	25.7%	24.0%	\$57	28.1%	23.3%
	Upper	19	29.2%	\$121	29.8%	23.0%	8	26.7%	24.6%	\$58	28.6%	23.0%	11	31.4%	28.5%	\$63	31.0%	36.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	65	100.0%	\$406	100.0%	100.0%	30	100.0%	100.0%	\$203	100.0%	100.0%	35	100.0%	100.0%	\$203	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	13.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	45.3%	0	0.0%	57.1%	\$0	0.0%	39.8%	0	0.0%	50.0%	\$0	0.0%	22.4%
	Middle	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	12.5%	\$0	0.0%	67.7%
	Upper	0	0.0%	\$0	0.0%	23.9%	0	0.0%	42.9%	\$0	0.0%	60.2%	0	0.0%	37.5%	\$0	0.0%	9.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	2.9%	\$1,412	3.4%	5.0%	4	1.8%	2.4%	\$461	2.2%	1.7%	9	3.9%	2.2%	\$951	4.6%	1.4%
	Moderate	91	20.0%	\$5,900	14.1%	45.0%	46	20.4%	25.4%	\$2,734	12.8%	19.1%	45	19.7%	27.6%	\$3,166	15.5%	20.0%
	Middle	133	29.3%	\$11,433	27.3%	27.0%	62	27.6%	26.0%	\$5,435	25.5%	23.7%	71	31.0%	27.1%	\$5,998	29.3%	28.8%
	Upper	217	47.8%	\$23,063	55.2%	23.0%	113	50.2%	46.1%	\$12,694	59.5%	55.5%	104	45.4%	43.1%	\$10,369	50.6%	49.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	454	100.0%	\$41,808	100.0%	100.0%	225	100.0%	100.0%	\$21,324	100.0%	100.0%	229	100.0%	100.0%	\$20,484	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	35	10.6%	\$4,683	19.0%	9.8%	8	7.8%	7.7%	\$1,784	16.7%	14.8%	27	11.8%	8.5%	\$2,899	20.8%	10.5%
	Moderate	121	36.6%	\$8,658	35.1%	42.0%	31	30.1%	34.6%	\$3,872	36.2%	45.3%	90	39.5%	34.5%	\$4,786	34.3%	50.3%
	Middle	63	19.0%	\$4,077	16.5%	22.3%	16	15.5%	20.9%	\$1,301	12.2%	17.4%	47	20.6%	23.4%	\$2,776	19.9%	19.4%
	Upper	111	33.5%	\$7,223	29.3%	25.8%	48	46.6%	25.7%	\$3,745	35.0%	20.5%	63	27.6%	27.1%	\$3,478	24.9%	18.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	1	0.3%	\$10	0.0%		0	0.0%	11.0%	\$0	0.0%	2.0%	1	0.4%	6.5%	\$10	0.1%	1.1%	
Total	331	100.0%	\$24,651	100.0%	100.0%	103	100.0%	100.0%	\$10,702	100.0%	100.0%	228	100.0%	100.0%	\$13,949	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.7%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.8%
	Moderate	111	54.7%	\$17,243	49.3%	39.7%	55	59.8%	50.7%	\$9,613	53.3%	49.6%	56	50.5%	49.4%	\$7,630	45.0%	45.5%
	Middle	63	31.0%	\$10,898	31.2%	39.7%	21	22.8%	28.4%	\$4,460	24.7%	30.9%	42	37.8%	30.3%	\$6,438	38.0%	35.6%
	Upper	28	13.8%	\$6,825	19.5%	19.4%	16	17.4%	16.5%	\$3,948	21.9%	18.8%	12	10.8%	14.9%	\$2,877	17.0%	17.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	1	0.5%	\$10	0.0%		0	0.0%	3.6%	\$0	0.0%	0.5%	1	0.9%	5.0%	\$10	0.1%	0.4%	
Total	203	100.0%	\$34,976	100.0%	100.0%	92	100.0%	100.0%	\$18,021	100.0%	100.0%	111	100.0%	100.0%	\$16,955	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: MS Northwest MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income	2010		2011												
		Count	Dollar		Count	Dollar	Count	Dollar	Agg	Agg									
		#	%	\$(000s)	%	%	#	%	\$(000s)	%	%	#	%	\$(000s)	%	%			
HOME PURCHASE	Low	16	8.2%	\$834	4.2%	30.9%	7	7.6%	4.3%	\$341	3.6%	2.1%	9	8.7%	4.3%	\$493	4.8%	2.0%	
	Moderate	50	25.6%	\$3,835	19.4%	17.0%	21	22.8%	14.1%	\$1,478	15.4%	9.5%	29	28.2%	12.7%	\$2,357	23.1%	8.7%	
	Middle	56	28.7%	\$5,185	26.2%	16.8%	30	32.6%	20.9%	\$2,771	28.9%	18.4%	26	25.2%	17.4%	\$2,414	23.7%	15.3%	
	Upper	71	36.4%	\$9,786	49.5%	35.3%	34	37.0%	39.2%	\$4,990	52.1%	51.1%	37	35.9%	42.9%	\$4,796	47.0%	52.5%	
	Unknown	2	1.0%	\$144	0.7%	0.0%	0	0.0%	21.4%	\$0	0.0%	18.8%	2	1.9%	22.8%	\$144	1.4%	21.5%	
	Total	195	100.0%	\$19,784	100.0%	100.0%	92	100.0%	100.0%	\$9,580	100.0%	100.0%	103	100.0%	100.0%	\$10,204	100.0%	100.0%	
REFINANCE	Low	4	2.1%	\$192	0.9%	30.9%	4	3.9%	4.7%	\$192	1.7%	1.6%	0	0.0%	3.4%	\$0	0.0%	1.2%	
	Moderate	25	12.9%	\$1,458	6.7%	17.0%	12	11.7%	8.4%	\$669	5.8%	4.7%	13	14.3%	9.5%	\$789	7.8%	5.0%	
	Middle	34	17.5%	\$2,058	9.5%	16.8%	20	19.4%	16.9%	\$1,236	10.7%	10.9%	14	15.4%	14.4%	\$822	8.2%	10.0%	
	Upper	130	67.0%	\$17,777	82.2%	35.3%	66	64.1%	54.8%	\$9,311	80.7%	65.3%	64	70.3%	56.6%	\$8,466	84.0%	64.1%	
	Unknown	1	0.5%	\$133	0.6%	0.0%	1	1.0%	15.3%	\$133	1.2%	17.5%	0	0.0%	16.1%	\$0	0.0%	19.6%	
	Total	194	100.0%	\$21,618	100.0%	100.0%	103	100.0%	100.0%	\$11,541	100.0%	100.0%	91	100.0%	100.0%	\$10,077	100.0%	100.0%	
HOME IMPROVEMENT	Low	6	9.2%	\$52	12.8%	30.9%	1	3.3%	7.6%	\$9	4.4%	2.0%	5	14.3%	11.4%	\$43	21.2%	2.7%	
	Moderate	18	27.7%	\$89	21.9%	17.0%	8	26.7%	21.6%	\$49	24.1%	13.6%	10	28.6%	16.7%	\$40	19.7%	7.8%	
	Middle	14	21.5%	\$93	22.9%	16.8%	7	23.3%	23.3%	\$40	19.7%	15.1%	7	20.0%	16.7%	\$53	26.1%	12.4%	
	Upper	27	41.5%	\$172	42.4%	35.3%	14	46.7%	38.6%	\$105	51.7%	61.4%	13	37.1%	41.1%	\$67	33.0%	67.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.9%	\$0	0.0%	7.9%	0	0.0%	14.2%	\$0	0.0%	9.5%	
	Total	65	100.0%	\$406	100.0%	100.0%	30	100.0%	100.0%	\$203	100.0%	100.0%	35	100.0%	100.0%	\$203	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	30.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	35.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	26	5.7%	\$1,078	2.6%	30.9%	12	5.3%	4.9%	\$542	2.5%	1.8%	14	6.1%	4.7%	\$536	2.6%	1.6%	
	Moderate	93	20.5%	\$5,382	12.9%	17.0%	41	18.2%	12.2%	\$2,196	10.3%	6.7%	52	22.7%	11.5%	\$3,186	15.6%	6.6%	
	Middle	104	22.9%	\$7,336	17.5%	16.8%	57	25.3%	19.2%	\$4,047	19.0%	13.8%	47	20.5%	15.8%	\$3,289	16.1%	12.1%	
	Upper	228	50.2%	\$27,735	66.3%	35.3%	114	50.7%	46.6%	\$14,406	67.6%	57.8%	114	49.8%	49.2%	\$13,329	65.1%	57.5%	
	Unknown	3	0.7%	\$277	0.7%	0.0%	1	0.4%	17.3%	\$133	0.6%	19.9%	2	0.9%	18.8%	\$144	0.7%	22.2%	
	Total	454	100.0%	\$41,808	100.0%	100.0%	225	100.0%	100.0%	\$21,324	100.0%	100.0%	229	100.0%	100.0%	\$20,484	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	117	35.3%	\$8,629	35.0%	90.0%	60	58.3%	34.9%	\$5,104	47.7%	45.1%	57	25.0%	38.4%	\$3,525	25.3%	33.3%
		Over \$1 Million	54	16.3%	\$10,334	41.9%	4.5%	20	19.4%				34	14.9%					
		Total Rev. available	171	51.6%	\$18,963	76.9%	94.5%	80	77.7%				91	39.9%					
		Rev. Not Known	160	48.3%	\$5,688	23.1%	5.5%	23	22.3%				137	60.1%					
		Total	331	100.0%	\$24,651	100.0%	100.0%	103	100.0%				228	100.0%					
	Loan Size	\$100,000 or Less	281	84.9%	\$7,979	32.4%		82	79.6%	90.8%	\$3,372	31.5%	33.2%	199	87.3%	92.0%	\$4,607	33.0%	34.9%
\$100,001 - \$250,000		28	8.5%	\$4,828	19.6%		9	8.7%	5.3%	\$1,355	12.7%	20.4%	19	8.3%	4.0%	\$3,473	24.9%	16.6%	
\$250,001 - \$1 Million		22	6.6%	\$11,844	48.0%		12	11.7%	3.9%	\$5,975	55.8%	46.4%	10	4.4%	4.0%	\$5,869	42.1%	48.5%	
Total		331	100.0%	\$24,651	100.0%		103	100.0%	100.0%	\$10,702	100.0%	100.0%	228	100.0%	100.0%	\$13,949	100.0%	100.0%	
Total		331	100.0%	\$24,651	100.0%		103	100.0%	100.0%	\$10,702	100.0%	100.0%	228	100.0%	100.0%	\$13,949	100.0%	100.0%	
Small Farm	Revenue	\$1 Million or Less	77	37.9%	\$14,193	40.6%	91.5%	34	37.0%	58.3%	\$6,295	34.9%	54.3%	43	38.7%	55.6%	\$7,898	46.6%	55.6%
		Over \$1 Million	53	26.1%	\$11,066	31.6%	7.6%	13	14.1%				40	36.0%					
		Not Known	73	36.0%	\$9,717	27.8%	0.9%	45	48.9%				28	25.2%					
		Total	203	100.0%	\$34,976	100.0%	100.0%	92	100.0%				111	100.0%					
	Loan Size	\$100,000 or Less	82	40.4%	\$3,021	8.6%		29	31.5%	56.1%	\$1,314	7.3%	14.7%	53	47.7%	62.8%	\$1,707	10.1%	16.7%
		\$100,001 - \$250,000	65	32.0%	\$12,057	34.5%		33	35.9%	23.7%	\$6,339	35.2%	32.2%	32	28.8%	19.9%	\$5,718	33.7%	30.3%
\$250,001 - \$500,000		56	27.6%	\$19,898	56.9%		30	32.6%	20.1%	\$10,368	57.5%	53.0%	26	23.4%	17.2%	\$9,530	56.2%	53.0%	
Total	203	100.0%	\$34,976	100.0%		92	100.0%	100.0%	\$18,021	100.0%	100.0%	111	100.0%	100.0%	\$16,955	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: MS Pascagoula

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.4	6	0.0	6	100.0	6,642	18.5
Moderate-income	8	27.6	5,637	15.7	1,265	22.4	6,575	18.3
Middle-income	16	55.2	24,288	67.6	2,301	9.5	8,201	22.8
Upper-income	4	13.8	5,990	16.7	189	3.2	14,503	40.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	29	100.0	35,921	100.0	3,761	10.5	35,921	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13	9	0.0	69.2	4	30.8	0	0.0
Moderate-income	8,955	4,728	13.3	52.8	3,315	37.0	912	10.2
Middle-income	33,824	24,620	69.3	72.8	6,783	20.1	2,421	7.2
Upper-income	8,886	6,191	17.4	69.7	2,026	22.8	669	7.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	51,678	35,548	100.0	68.8	12,128	23.5	4,002	7.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	8	0.1	7	0.1	1	0.4	0	0.0
Moderate-income	1,169	21.2	1,030	20.2	75	33.2	64	31.8
Middle-income	3,060	55.4	2,871	56.3	107	47.3	82	40.8
Upper-income	1,285	23.3	1,187	23.3	43	19.0	55	27.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,522	100.0	5,095	100.0	226	100.0	201	100.0
Percentage of Total Businesses:				92.3		4.1		3.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1	2.4	1	2.6	0	0.0	0	0.0
Middle-income	32	76.2	29	74.4	1	100.0	2	100.0
Upper-income	9	21.4	9	23.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	42	100.0	39	100.0	1	100.0	2	100.0
Percentage of Total Farms:				92.9		2.4		4.8

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MS Pascagoula

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$(000s)	\$ %	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.3%	0	0.0%	4.6%	\$0	0.0%	2.7%	0	0.0%	4.0%	\$0	0.0%	2.3%
	Middle	44	88.0%	\$5,214	84.7%	69.3%	21	87.5%	74.1%	\$2,161	89.1%	71.5%	23	88.5%	74.1%	\$3,053	81.8%	72.5%
	Upper	6	12.0%	\$942	15.3%	17.4%	3	12.5%	21.0%	\$265	10.9%	25.5%	3	11.5%	21.9%	\$677	18.2%	25.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	50	100.0%	\$6,156	100.0%	100.0%	24	100.0%	100.0%	\$2,426	100.0%	100.0%	26	100.0%	100.0%	\$3,730	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Moderate	8	6.7%	\$589	4.0%	13.3%	6	8.8%	5.0%	\$421	4.9%	2.6%	2	3.8%	5.5%	\$168	2.7%	3.0%
	Middle	82	68.3%	\$9,395	63.7%	69.3%	45	66.2%	70.4%	\$5,355	62.8%	66.6%	37	71.2%	70.7%	\$4,040	64.8%	66.8%
	Upper	30	25.0%	\$4,769	32.3%	17.4%	17	25.0%	24.5%	\$2,746	32.2%	30.8%	13	25.0%	23.6%	\$2,023	32.5%	30.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	120	100.0%	\$14,753	100.0%	100.0%	68	100.0%	100.0%	\$8,522	100.0%	100.0%	52	100.0%	100.0%	\$6,231	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	28.6%	\$10	24.4%	13.3%	0	0.0%	15.3%	\$0	0.0%	10.5%	2	50.0%	16.4%	\$10	34.5%	13.0%
	Middle	2	28.6%	\$9	22.0%	69.3%	2	66.7%	71.9%	\$9	75.0%	71.6%	0	0.0%	69.7%	\$0	0.0%	60.5%
	Upper	3	42.9%	\$22	53.7%	17.4%	1	33.3%	12.8%	\$3	25.0%	17.9%	2	50.0%	13.9%	\$19	65.5%	26.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$41	100.0%	100.0%	3	100.0%	100.0%	\$12	100.0%	100.0%	4	100.0%	100.0%	\$29	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	28.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	27.3%	\$0	0.0%	2.0%
	Middle	0	0.0%	\$0	0.0%	46.8%	0	0.0%	50.0%	\$0	0.0%	37.8%	0	0.0%	36.4%	\$0	0.0%	70.2%
	Upper	0	0.0%	\$0	0.0%	24.6%	0	0.0%	50.0%	\$0	0.0%	62.2%	0	0.0%	36.4%	\$0	0.0%	27.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	10	5.6%	\$599	2.9%	13.3%	6	6.3%	5.7%	\$421	3.8%	2.6%	4	4.9%	5.8%	\$178	1.8%	2.9%
	Middle	128	72.3%	\$14,618	69.8%	69.3%	68	71.6%	71.9%	\$7,525	68.7%	66.2%	60	73.2%	71.9%	\$7,093	71.0%	69.2%
	Upper	39	22.0%	\$5,733	27.4%	17.4%	21	22.1%	22.3%	\$3,014	27.5%	31.1%	18	22.0%	22.1%	\$2,719	27.2%	27.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	177	100.0%	\$20,950	100.0%	100.0%	95	100.0%	100.0%	\$10,960	100.0%	100.0%	82	100.0%	100.0%	\$9,990	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	27	28.1%	\$6,080	39.5%	20.2%	8	24.2%	17.0%	\$2,747	35.0%	20.9%	19	30.2%	19.1%	\$3,333	44.3%	27.2%
	Middle	36	37.5%	\$6,212	40.4%	56.3%	14	42.4%	44.2%	\$3,647	46.4%	44.0%	22	34.9%	45.8%	\$2,565	34.1%	36.5%
	Upper	33	34.4%	\$3,091	20.1%	23.3%	11	33.3%	35.5%	\$1,461	18.6%	33.7%	22	34.9%	32.3%	\$1,630	21.7%	36.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	1.3%	0	0.0%	2.7%	\$0	0.0%	0.4%	
Total	96	100.0%	\$15,383	100.0%	100.0%	33	100.0%	100.0%	\$7,855	100.0%	100.0%	63	100.0%	100.0%	\$7,528	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.6%	0	0.0%	25.0%	\$0	0.0%	2.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	74.4%	0	0.0%	37.5%	\$0	0.0%	8.0%	0	0.0%	50.0%	\$0	0.0%	96.9%
	Upper	1	100.0%	\$76	100.0%	23.1%	1	100.0%	25.0%	\$76	100.0%	86.4%	0	0.0%	50.0%	\$0	0.0%	3.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	12.5%	\$0	0.0%	3.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	1	100.0%	\$76	100.0%	100.0%	1	100.0%	100.0%	\$76	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MS Pascagoula

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count	Dollar	Count	Dollar	Bank	Agg	Dollar	Agg	2010			2011						
										Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg		
#	%	\$(000s)	%	%	#	%	%	\$(000s)	%	%	#	%	%	\$(000s)	%	%			
HOME PURCHASE	Low	8	16.0%	\$461	7.5%	18.5%	5	20.8%	5.2%	\$266	11.0%	1.9%	3	11.5%	6.2%	\$195	5.2%	2.7%	
	Moderate	16	32.0%	\$1,295	21.0%	18.3%	10	41.7%	19.8%	\$690	28.4%	13.6%	6	23.1%	20.1%	\$605	16.2%	14.2%	
	Middle	8	16.0%	\$931	15.1%	22.8%	3	12.5%	22.2%	\$284	11.7%	21.3%	5	19.2%	20.0%	\$647	17.3%	19.2%	
	Upper	18	36.0%	\$3,469	56.4%	40.4%	6	25.0%	30.4%	\$1,186	48.9%	40.1%	12	46.2%	30.5%	\$2,283	61.2%	40.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.5%	\$0	0.0%	23.1%	0	0.0%	23.3%	\$0	0.0%	23.1%	
	Total	50	100.0%	\$6,156	100.0%	100.0%	24	100.0%	100.0%	\$2,426	100.0%	100.0%	26	100.0%	100.0%	\$3,730	100.0%	100.0%	
REFINANCE	Low	4	3.3%	\$253	1.7%	18.5%	3	4.4%	4.2%	\$198	2.3%	2.1%	1	1.9%	4.3%	\$55	0.9%	2.2%	
	Moderate	18	15.0%	\$1,257	8.5%	18.3%	9	13.2%	11.3%	\$646	7.6%	7.3%	9	17.3%	12.0%	\$611	9.8%	7.6%	
	Middle	27	22.5%	\$2,655	18.0%	22.8%	15	22.1%	17.6%	\$1,545	18.1%	14.1%	12	23.1%	16.1%	\$1,110	17.8%	12.9%	
	Upper	70	58.3%	\$10,316	69.9%	40.4%	41	60.3%	44.6%	\$6,133	72.0%	52.2%	29	55.8%	43.1%	\$4,183	67.1%	50.6%	
	Unknown	1	0.8%	\$272	1.8%	0.0%	0	0.0%	22.3%	\$0	0.0%	24.3%	1	1.9%	24.4%	\$272	4.4%	26.7%	
	Total	120	100.0%	\$14,753	100.0%	100.0%	68	100.0%	100.0%	\$8,522	100.0%	100.0%	52	100.0%	100.0%	\$6,231	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	14.3%	\$9	22.0%	18.5%	0	0.0%	15.0%	\$0	0.0%	5.5%	1	25.0%	15.0%	\$9	31.0%	7.0%	
	Moderate	3	42.9%	\$14	34.1%	18.3%	1	33.3%	16.9%	\$4	33.3%	13.1%	2	50.0%	25.1%	\$10	34.5%	12.0%	
	Middle	2	28.6%	\$8	19.5%	22.8%	2	66.7%	29.1%	\$8	66.7%	26.0%	0	0.0%	23.7%	\$0	0.0%	18.9%	
	Upper	1	14.3%	\$10	24.4%	40.4%	0	0.0%	36.3%	\$0	0.0%	52.1%	1	25.0%	29.6%	\$10	34.5%	51.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.8%	\$0	0.0%	3.2%	0	0.0%	6.6%	\$0	0.0%	10.5%	
	Total	7	100.0%	\$41	100.0%	100.0%	3	100.0%	100.0%	\$12	100.0%	100.0%	4	100.0%	100.0%	\$29	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	7.3%	\$723	3.5%	18.5%	8	8.4%	5.4%	\$464	4.2%	1.9%	5	6.1%	6.0%	\$259	2.6%	2.4%	
	Moderate	37	20.9%	\$2,566	12.2%	18.3%	20	21.1%	15.0%	\$1,340	12.2%	9.2%	17	20.7%	16.5%	\$1,226	12.3%	10.1%	
	Middle	37	20.9%	\$3,594	17.2%	22.8%	20	21.1%	20.2%	\$1,837	16.8%	15.9%	17	20.7%	18.4%	\$1,757	17.6%	15.1%	
	Upper	89	50.3%	\$13,795	65.8%	40.4%	47	49.5%	38.3%	\$7,319	66.8%	43.6%	42	51.2%	36.5%	\$6,476	64.8%	44.3%	
	Unknown	1	0.6%	\$272	1.3%	0.0%	0	0.0%	21.1%	\$0	0.0%	29.4%	1	1.2%	22.7%	\$272	2.7%	28.0%	
	Total	177	100.0%	\$20,950	100.0%	100.0%	95	100.0%	100.0%	\$10,960	100.0%	100.0%	82	100.0%	100.0%	\$9,990	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	40	41.7%	\$7,354	47.8%	92.3%	20	60.6%	31.7%	\$3,852	49.0%	53.4%	20	31.7%	44.1%	\$3,502	46.5%	51.0%
		Over \$1 Million	15	15.6%	\$6,697	43.5%	4.1%	8	24.2%					7	11.1%				
		Total Rev. available	55	57.3%	\$14,051	91.3%	96.4%	28	84.8%					27	42.8%				
		Rev. Not Known	41	42.7%	\$1,332	8.7%	3.6%	5	15.2%					36	57.1%				
		Total	96	100.0%	\$15,383	100.0%	100.0%	33	100.0%					63	100.0%				
	Loan Size	\$100,000 or Less	62	64.6%	\$1,959	12.7%		16	48.5%	91.9%	\$720	9.2%	28.8%	46	73.0%	90.9%	\$1,239	16.5%	30.7%
\$100,001 - \$250,000		11	11.5%	\$1,635	10.6%		5	15.2%	3.8%	\$858	10.9%	15.5%	6	9.5%	5.2%	\$777	10.3%	21.8%	
\$250,001 - \$1 Million		23	24.0%	\$11,789	76.6%		12	36.4%	4.3%	\$6,277	79.9%	55.7%	11	17.5%	3.8%	\$5,512	73.2%	47.5%	
Total		96	100.0%	\$15,383	100.0%		33	100.0%	100.0%	\$7,855	100.0%	100.0%	63	100.0%	100.0%	\$7,528	100.0%	100.0%	
Total		96	100.0%	\$15,383	100.0%		33	100.0%	100.0%	\$7,855	100.0%	100.0%	63	100.0%	100.0%	\$7,528	100.0%	100.0%	
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$76	100.0%	92.9%	1	100.0%	75.0%	\$76	100.0%	95.5%	0	0.0%	50.0%	\$0	0.0%	96.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.4%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	4.8%	0	0.0%					0	0.0%				
		Total	1	100.0%	\$76	100.0%	100.0%	1	100.0%					0	0.0%				
	Loan Size	\$100,000 or Less	1	100.0%	\$76	100.0%		1	100.0%	100.0%	\$76	100.0%	100.0%	0	0.0%	75.0%	\$0	0.0%	5.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	25.0%	\$0	0.0%	95.0%	
Total		1	100.0%	\$76	100.0%		1	100.0%	100.0%	\$76	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: MS Southeast MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	17,808	23.1
Moderate-income	8	15.7	12,060	15.7	3,316	27.5	13,537	17.6
Middle-income	39	76.5	56,111	72.9	9,493	16.9	15,178	19.7
Upper-income	4	7.8	8,808	11.4	807	9.2	30,456	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	51	100.0	76,979	100.0	13,616	17.7	76,979	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	19,325	11,834	14.3	61.2	5,101	26.4	2,390	12.4
Middle-income	84,836	61,347	74.2	72.3	13,901	16.4	9,588	11.3
Upper-income	13,248	9,528	11.5	71.9	2,508	18.9	1,212	9.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	117,409	82,709	100.0	70.4	21,510	18.3	13,190	11.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2,291	16.3	2,053	15.8	122	22.0	116	21.9
Middle-income	10,202	72.5	9,493	73.1	361	65.2	348	65.7
Upper-income	1,570	11.2	1,433	11.0	71	12.8	66	12.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14,063	100.0	12,979	100.0	554	100.0	530	100.0
Percentage of Total Businesses:				92.3		3.9		3.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	62	11.2	57	10.6	4	44.4	1	33.3
Middle-income	465	84.2	459	85.0	4	44.4	2	66.7
Upper-income	25	4.5	24	4.4	1	11.1	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	552	100.0	540	100.0	9	100.0	3	100.0
Percentage of Total Farms:				97.8		1.6		.5

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MS Southeast MS

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	22	12.0%	\$1,998	9.3%	14.3%	12	15.6%	8.4%	\$946	11.2%	7.0%	10	9.3%	10.5%	\$1,052	8.1%	8.3%
	Middle	115	62.5%	\$13,460	62.9%	74.2%	45	58.4%	71.0%	\$4,690	55.3%	70.1%	70	65.4%	71.5%	\$8,770	67.9%	70.9%
	Upper	47	25.5%	\$5,933	27.7%	11.5%	20	26.0%	18.8%	\$2,847	33.6%	22.0%	27	25.2%	18.0%	\$3,086	23.9%	20.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.8%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	184	100.0%	\$21,391	100.0%	100.0%	77	100.0%	100.0%	\$8,483	100.0%	100.0%	107	100.0%	100.0%	\$12,908	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	38	10.6%	\$3,598	8.4%	14.3%	21	11.1%	8.0%	\$2,071	9.0%	7.3%	17	9.9%	7.2%	\$1,527	7.7%	6.3%
	Middle	272	75.6%	\$32,407	75.5%	74.2%	139	73.5%	74.0%	\$16,791	72.6%	73.7%	133	77.8%	74.9%	\$15,616	79.0%	74.0%
	Upper	50	13.9%	\$6,902	16.1%	11.5%	29	15.3%	18.1%	\$4,268	18.5%	18.9%	21	12.3%	17.8%	\$2,634	13.3%	19.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	360	100.0%	\$42,907	100.0%	100.0%	189	100.0%	100.0%	\$23,130	100.0%	100.0%	171	100.0%	100.0%	\$19,777	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	10.0%	\$182	20.4%	14.3%	3	7.0%	8.2%	\$119	25.8%	7.0%	7	12.3%	9.6%	\$63	14.6%	8.5%
	Middle	85	85.0%	\$680	76.2%	74.2%	39	90.7%	82.5%	\$339	73.5%	78.2%	46	80.7%	79.8%	\$341	79.1%	78.2%
	Upper	5	5.0%	\$30	3.4%	11.5%	1	2.3%	9.3%	\$3	0.7%	14.8%	4	7.0%	10.6%	\$27	6.3%	13.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	100	100.0%	\$892	100.0%	100.0%	43	100.0%	100.0%	\$461	100.0%	100.0%	57	100.0%	100.0%	\$431	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	27.6%	0	0.0%	30.0%	\$0	0.0%	42.4%	0	0.0%	10.0%	\$0	0.0%	12.0%
	Middle	0	0.0%	\$0	0.0%	52.0%	0	0.0%	50.0%	\$0	0.0%	46.9%	0	0.0%	50.0%	\$0	0.0%	30.0%
	Upper	0	0.0%	\$0	0.0%	20.4%	0	0.0%	20.0%	\$0	0.0%	10.7%	0	0.0%	40.0%	\$0	0.0%	58.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	70	10.9%	\$5,778	8.9%	14.3%	36	11.7%	8.2%	\$3,136	9.8%	7.3%	34	10.1%	8.7%	\$2,642	8.0%	7.2%
	Middle	472	73.3%	\$46,547	71.4%	74.2%	223	72.2%	73.8%	\$21,820	68.0%	72.5%	249	74.3%	74.0%	\$24,727	74.7%	72.1%
	Upper	102	15.8%	\$12,865	19.7%	11.5%	50	16.2%	17.4%	\$7,118	22.2%	19.8%	52	15.5%	17.3%	\$5,747	17.4%	20.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	644	100.0%	\$65,190	100.0%	100.0%	309	100.0%	100.0%	\$32,074	100.0%	100.0%	335	100.0%	100.0%	\$33,116	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	96	18.5%	\$3,587	12.3%	15.8%	36	17.9%	11.1%	\$1,044	8.4%	12.2%	60	18.9%	12.0%	\$2,543	15.1%	18.1%
	Middle	328	63.3%	\$21,749	74.3%	73.1%	129	64.2%	74.8%	\$9,702	78.1%	74.0%	199	62.8%	74.6%	\$12,047	71.5%	74.2%
	Upper	84	16.2%	\$3,773	12.9%	11.0%	31	15.4%	10.4%	\$1,575	12.7%	12.8%	53	16.7%	10.2%	\$2,198	13.0%	7.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	10	1.9%	\$155	0.5%		5	2.5%	3.7%	\$100	0.8%	1.0%	5	1.6%	3.2%	\$55	0.3%	0.6%	
Total	518	100.0%	\$29,264	100.0%	100.0%	201	100.0%	100.0%	\$12,421	100.0%	100.0%	317	100.0%	100.0%	\$16,843	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	16.7%	\$227	10.0%	10.6%	2	28.6%	7.5%	\$74	7.4%	5.4%	2	11.8%	7.2%	\$153	12.0%	5.2%
	Middle	20	83.3%	\$2,046	90.0%	85.0%	5	71.4%	89.9%	\$924	92.6%	92.1%	15	88.2%	89.6%	\$1,122	88.0%	93.1%
	Upper	0	0.0%	\$0	0.0%	4.4%	0	0.0%	2.3%	\$0	0.0%	2.5%	0	0.0%	2.7%	\$0	0.0%	1.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.3%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.1%	
Total	24	100.0%	\$2,273	100.0%	100.0%	7	100.0%	100.0%	\$998	100.0%	100.0%	17	100.0%	100.0%	\$1,275	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: MS Southeast MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income	2010		2011												
		Count	Dollar		Bank	Agg	Count		Dollar										
				#			%	\$ (000s)	%	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	7	3.8%	\$339	1.6%	23.1%	2	2.6%	4.5%	\$143	1.7%	1.9%	5	4.7%	3.4%	\$196	1.5%	1.4%	
	Moderate	32	17.4%	\$2,254	10.5%	17.6%	14	18.2%	15.1%	\$885	10.4%	9.5%	18	16.8%	14.4%	\$1,369	10.6%	8.6%	
	Middle	50	27.2%	\$4,990	23.3%	19.7%	26	33.8%	23.8%	\$2,394	28.2%	20.2%	24	22.4%	20.7%	\$2,596	20.1%	18.4%	
	Upper	95	51.6%	\$13,808	64.6%	39.6%	35	45.5%	45.9%	\$5,061	59.7%	56.4%	60	56.1%	46.3%	\$8,747	67.8%	57.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.6%	\$0	0.0%	12.0%	0	0.0%	15.2%	\$0	0.0%	14.1%	
	Total	184	100.0%	\$21,391	100.0%	100.0%	77	100.0%	100.0%	\$8,483	100.0%	100.0%	107	100.0%	100.0%	\$12,908	100.0%	100.0%	
REFINANCE	Low	22	6.1%	\$1,452	3.4%	23.1%	8	4.2%	3.6%	\$652	2.8%	1.1%	14	8.2%	4.0%	\$800	4.0%	1.3%	
	Moderate	33	9.2%	\$2,308	5.4%	17.6%	15	7.9%	8.1%	\$1,080	4.7%	4.3%	18	10.5%	8.8%	\$1,228	6.2%	4.3%	
	Middle	69	19.2%	\$6,575	15.3%	19.7%	35	18.5%	16.2%	\$3,343	14.5%	11.4%	34	19.9%	14.7%	\$3,232	16.3%	10.7%	
	Upper	230	63.9%	\$31,718	73.9%	39.6%	128	67.7%	58.0%	\$17,575	76.0%	64.2%	102	59.6%	55.3%	\$14,143	71.5%	63.1%	
	Unknown	6	1.7%	\$854	2.0%	0.0%	3	1.6%	14.0%	\$480	2.1%	18.9%	3	1.8%	17.3%	\$374	1.9%	20.7%	
	Total	360	100.0%	\$42,907	100.0%	100.0%	189	100.0%	100.0%	\$23,130	100.0%	100.0%	171	100.0%	100.0%	\$19,777	100.0%	100.0%	
HOME IMPROVEMENT	Low	13	13.0%	\$58	6.5%	23.1%	5	11.6%	10.8%	\$29	6.3%	3.2%	8	14.0%	8.7%	\$29	6.7%	2.9%	
	Moderate	15	15.0%	\$202	22.6%	17.6%	6	14.0%	14.3%	\$128	27.8%	6.9%	9	15.8%	13.5%	\$74	17.2%	5.2%	
	Middle	24	24.0%	\$154	17.3%	19.7%	8	18.6%	21.2%	\$56	12.1%	19.0%	16	28.1%	19.4%	\$98	22.7%	9.3%	
	Upper	47	47.0%	\$475	53.3%	39.6%	24	55.8%	44.2%	\$248	53.8%	65.1%	23	40.4%	46.0%	\$227	52.7%	69.5%	
	Unknown	1	1.0%	\$3	0.3%	0.0%	0	0.0%	9.4%	\$0	0.0%	5.7%	1	1.8%	12.5%	\$3	0.7%	13.1%	
	Total	100	100.0%	\$892	100.0%	100.0%	43	100.0%	100.0%	\$461	100.0%	100.0%	57	100.0%	100.0%	\$431	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	42	6.5%	\$1,849	2.8%	23.1%	15	4.9%	4.7%	\$824	2.6%	1.5%	27	8.1%	4.2%	\$1,025	3.1%	1.4%	
	Moderate	80	12.4%	\$4,764	7.3%	17.6%	35	11.3%	11.3%	\$2,093	6.5%	6.2%	45	13.4%	11.3%	\$2,671	8.1%	5.9%	
	Middle	143	22.2%	\$11,719	18.0%	19.7%	69	22.3%	19.4%	\$5,793	18.1%	14.6%	74	22.1%	17.3%	\$5,926	17.9%	13.3%	
	Upper	372	57.8%	\$46,001	70.6%	39.6%	187	60.5%	52.1%	\$22,884	71.3%	61.4%	185	55.2%	50.9%	\$23,117	69.8%	59.9%	
	Unknown	7	1.1%	\$857	1.3%	0.0%	3	1.0%	12.5%	\$480	1.5%	16.4%	4	1.2%	16.3%	\$377	1.1%	19.6%	
	Total	644	100.0%	\$65,190	100.0%	100.0%	309	100.0%	100.0%	\$32,074	100.0%	100.0%	335	100.0%	100.0%	\$33,116	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	170	32.8%	\$8,311	28.4%	92.3%	100	49.8%	46.5%	\$4,585	36.9%	45.1%	70	22.1%	47.8%	\$3,726	22.1%	42.2%
		Over \$1 Million	73	14.1%	\$14,020	47.9%	3.9%	40	19.9%					33	10.4%				
		Total Rev. available	243	46.9%	\$22,331	76.3%	96.2%	140	69.7%					103	32.5%				
		Rev. Not Known	275	53.1%	\$6,933	23.7%	3.8%	61	30.3%					214	67.5%				
	Total	518	100.0%	\$29,264	100.0%	100.0%	201	100.0%					317	100.0%					
	Loan Size	\$100,000 or Less	468	90.3%	\$12,262	41.9%		175	87.1%	89.8%	\$5,370	43.2%	36.6%	293	92.4%	91.5%	\$6,892	40.9%	38.0%
		\$100,001 - \$250,000	28	5.4%	\$5,056	17.3%		16	8.0%	6.4%	\$2,505	20.2%	22.6%	12	3.8%	5.1%	\$2,551	15.1%	21.0%
		\$250,001 - \$1 Million	22	4.2%	\$11,946	40.8%		10	5.0%	3.8%	\$4,546	36.6%	40.8%	12	3.8%	3.4%	\$7,400	43.9%	41.0%
		Total	518	100.0%	\$29,264	100.0%		201	100.0%	100.0%	\$12,421	100.0%	100.0%	317	100.0%	100.0%	\$16,843	100.0%	100.0%
Total		518	100.0%	\$29,264	100.0%		201	100.0%	100.0%	\$12,421	100.0%	100.0%	317	100.0%	100.0%	\$16,843	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	8	33.3%	\$901	39.6%	97.8%	1	14.3%	87.4%	\$201	20.1%	76.1%	7	41.2%	87.6%	\$700	54.9%	81.7%
		Over \$1 Million	1	4.2%	\$41	1.8%	1.6%	1	14.3%					0	0.0%				
		Not Known	15	62.5%	\$1,331	58.6%	0.5%	5	71.4%					10	58.8%				
	Total	24	100.0%	\$2,273	100.0%	100.0%	7	100.0%					17	100.0%					
	Loan Size	\$100,000 or Less	16	66.7%	\$448	19.7%		3	42.9%	87.1%	\$115	11.5%	50.8%	13	76.5%	84.3%	\$333	26.1%	42.9%
		\$100,001 - \$250,000	6	25.0%	\$1,080	47.5%		3	42.9%	11.2%	\$558	55.9%	38.1%	3	17.6%	12.3%	\$522	40.9%	35.8%
\$250,001 - \$500,000		2	8.3%	\$745	32.8%		1	14.3%	1.7%	\$325	32.6%	11.1%	1	5.9%	3.5%	\$420	32.9%	21.3%	
Total	24	100.0%	\$2,273	100.0%		7	100.0%	100.0%	\$998	100.0%	100.0%	17	100.0%	100.0%	\$1,275	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: MS Yazoo-Warren

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,469	22.3
Moderate-income	3	17.6	2,888	14.4	1,133	39.2	2,821	14.1
Middle-income	8	47.1	8,838	44.1	1,748	19.8	3,384	16.9
Upper-income	6	35.3	8,301	41.4	819	9.9	9,353	46.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	17	100.0	20,027	100.0	3,700	18.5	20,027	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	4,861	1,991	10.4	41.0	2,360	48.5	510	10.5
Middle-income	13,778	8,785	45.9	63.8	3,559	25.8	1,434	10.4
Upper-income	12,165	8,356	43.7	68.7	2,883	23.7	926	7.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	30,804	19,132	100.0	62.1	8,802	28.6	2,870	9.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	740	19.9	682	19.8	25	18.7	33	25.2
Middle-income	1,380	37.2	1,282	37.2	49	36.6	49	37.4
Upper-income	1,591	42.9	1,482	43.0	60	44.8	49	37.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,711	100.0	3,446	100.0	134	100.0	131	100.0
Percentage of Total Businesses:				92.9		3.6		3.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	10	6.1	8	5.2	2	22.2	0	0.0
Middle-income	127	77.0	120	77.9	5	55.6	2	100.0
Upper-income	28	17.0	26	16.9	2	22.2	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	165	100.0	154	100.0	9	100.0	2	100.0
Percentage of Total Farms:				93.3		5.5		1.2

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MS Yazoo-Warren

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	1.9%	\$90	1.1%	10.4%	0	0.0%	3.5%	\$0	0.0%	2.3%	1	4.5%	5.6%	\$90	2.1%	3.2%
	Middle	31	58.5%	\$3,564	42.4%	45.9%	18	58.1%	37.0%	\$2,054	50.4%	34.2%	13	59.1%	38.6%	\$1,510	34.9%	33.2%
	Upper	21	39.6%	\$4,747	56.5%	43.7%	13	41.9%	58.8%	\$2,020	49.6%	63.4%	8	36.4%	55.8%	\$2,727	63.0%	63.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	53	100.0%	\$8,401	100.0%	100.0%	31	100.0%	100.0%	\$4,074	100.0%	100.0%	22	100.0%	100.0%	\$4,327	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	1.3%	\$100	1.0%	10.4%	1	1.9%	6.0%	\$100	1.5%	3.1%	0	0.0%	7.0%	\$0	0.0%	3.0%
	Middle	36	45.0%	\$4,225	40.9%	45.9%	22	42.3%	42.3%	\$2,597	38.4%	39.3%	14	50.0%	40.5%	\$1,628	45.8%	39.6%
	Upper	43	53.8%	\$5,998	58.1%	43.7%	29	55.8%	51.6%	\$4,070	60.1%	57.6%	14	50.0%	52.5%	\$1,928	54.2%	57.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	80	100.0%	\$10,323	100.0%	100.0%	52	100.0%	100.0%	\$6,767	100.0%	100.0%	28	100.0%	100.0%	\$3,556	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	26.5%	\$64	28.1%	10.4%	4	26.7%	22.4%	\$22	25.9%	13.3%	5	26.3%	16.7%	\$42	29.4%	28.0%
	Middle	13	38.2%	\$91	39.9%	45.9%	6	40.0%	58.5%	\$42	49.4%	53.3%	7	36.8%	63.8%	\$49	34.3%	39.5%
	Upper	12	35.3%	\$73	32.0%	43.7%	5	33.3%	19.1%	\$21	24.7%	33.4%	7	36.8%	19.5%	\$52	36.4%	32.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	34	100.0%	\$228	100.0%	100.0%	15	100.0%	100.0%	\$85	100.0%	100.0%	19	100.0%	100.0%	\$143	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.8%	0	0.0%	75.0%	\$0	0.0%	95.5%	0	0.0%	50.0%	\$0	0.0%	22.3%
	Middle	0	0.0%	\$0	0.0%	24.7%	0	0.0%	25.0%	\$0	0.0%	4.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	48.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	77.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	6.6%	\$254	1.3%	10.4%	5	5.1%	7.4%	\$122	1.1%	3.8%	6	8.7%	7.7%	\$132	1.6%	3.6%
	Middle	80	47.9%	\$7,880	41.6%	45.9%	46	46.9%	42.4%	\$4,693	43.0%	37.0%	34	49.3%	42.7%	\$3,187	39.7%	36.4%
	Upper	76	45.5%	\$10,818	57.1%	43.7%	47	48.0%	49.9%	\$6,111	55.9%	59.1%	29	42.0%	49.6%	\$4,707	58.6%	60.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	167	100.0%	\$18,952	100.0%	100.0%	98	100.0%	100.0%	\$10,926	100.0%	100.0%	69	100.0%	100.0%	\$8,026	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	50	27.6%	\$2,769	27.2%	19.8%	21	28.4%	14.6%	\$1,640	28.3%	15.5%	29	27.1%	14.9%	\$1,129	25.8%	15.8%
	Middle	63	34.8%	\$3,080	30.3%	37.2%	23	31.1%	48.6%	\$1,706	29.5%	46.1%	40	37.4%	44.4%	\$1,374	31.3%	42.8%
	Upper	68	37.6%	\$4,325	42.5%	43.0%	30	40.5%	35.3%	\$2,445	42.2%	38.1%	38	35.5%	39.3%	\$1,880	42.9%	41.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.5%	\$0	0.0%	0.2%	0	0.0%	1.4%	\$0	0.0%	0.3%
Total	181	100.0%	\$10,174	100.0%	100.0%	74	100.0%	100.0%	\$5,791	100.0%	100.0%	107	100.0%	100.0%	\$4,383	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.2%	0	0.0%	4.1%	\$0	0.0%	3.4%	0	0.0%	2.5%	\$0	0.0%	2.0%
	Middle	1	20.0%	\$250	54.5%	77.9%	0	0.0%	88.4%	\$0	0.0%	84.7%	1	20.0%	87.5%	\$250	54.5%	91.3%
	Upper	3	60.0%	\$159	34.6%	16.9%	0	0.0%	7.6%	\$0	0.0%	11.8%	3	60.0%	8.8%	\$159	34.6%	6.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	1	20.0%	\$50	10.9%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	20.0%	1.3%	\$50	10.9%	0.4%
Total	5	100.0%	\$459	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	5	100.0%	100.0%	\$459	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MS Yazoo-Warren

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income	2010		2011												
		Count	Dollar		Count	Dollar	Count	Dollar	Agg	Agg									
		#	%	\$(000s)	%	%	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	5.5%	\$0	0.0%	3.0%	0	0.0%	2.1%	\$0	0.0%	0.9%	
	Moderate	12	22.6%	\$1,192	14.2%	14.1%	7	22.6%	20.9%	\$654	16.1%	14.9%	5	22.7%	15.7%	\$538	12.4%	9.5%	
	Middle	14	26.4%	\$1,406	16.7%	16.9%	10	32.3%	20.9%	\$1,092	26.8%	18.7%	4	18.2%	16.9%	\$314	7.3%	13.9%	
	Upper	26	49.1%	\$5,743	68.4%	46.7%	14	45.2%	43.5%	\$2,328	57.1%	53.8%	12	54.5%	45.4%	\$3,415	78.9%	57.6%	
	Unknown	1	1.9%	\$60	0.7%	0.0%	0	0.0%	9.3%	\$0	0.0%	9.6%	1	4.5%	19.9%	\$60	1.4%	18.1%	
	Total	53	100.0%	\$8,401	100.0%	100.0%	31	100.0%	100.0%	\$4,074	100.0%	100.0%	22	100.0%	100.0%	\$4,327	100.0%	100.0%	
REFINANCE	Low	2	2.5%	\$212	2.1%	22.3%	2	3.8%	3.6%	\$212	3.1%	1.2%	0	0.0%	3.2%	\$0	0.0%	0.9%	
	Moderate	6	7.5%	\$442	4.3%	14.1%	2	3.8%	5.0%	\$86	1.3%	2.2%	4	14.3%	4.6%	\$356	10.0%	2.5%	
	Middle	12	15.0%	\$1,017	9.9%	16.9%	8	15.4%	10.6%	\$655	9.7%	7.2%	4	14.3%	13.1%	\$362	10.2%	9.5%	
	Upper	59	73.8%	\$8,442	81.8%	46.7%	40	76.9%	65.4%	\$5,814	85.9%	73.9%	19	67.9%	63.9%	\$2,628	73.9%	69.1%	
	Unknown	1	1.3%	\$210	2.0%	0.0%	0	0.0%	15.4%	\$0	0.0%	15.4%	1	3.6%	15.3%	\$210	5.9%	18.1%	
	Total	80	100.0%	\$10,323	100.0%	100.0%	52	100.0%	100.0%	\$6,767	100.0%	100.0%	28	100.0%	100.0%	\$3,556	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	14.7%	\$24	10.5%	22.3%	2	13.3%	12.4%	\$7	8.2%	5.4%	3	15.8%	16.2%	\$17	11.9%	5.1%	
	Moderate	5	14.7%	\$34	14.9%	14.1%	3	20.0%	16.6%	\$21	24.7%	6.1%	2	10.5%	15.7%	\$13	9.1%	7.0%	
	Middle	10	29.4%	\$64	28.1%	16.9%	6	40.0%	21.6%	\$42	49.4%	21.6%	4	21.1%	19.0%	\$22	15.4%	13.6%	
	Upper	14	41.2%	\$106	46.5%	46.7%	4	26.7%	39.4%	\$15	17.6%	58.4%	10	52.6%	38.1%	\$91	63.6%	47.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.0%	\$0	0.0%	8.6%	0	0.0%	11.0%	\$0	0.0%	26.8%	
	Total	34	100.0%	\$228	100.0%	100.0%	15	100.0%	100.0%	\$85	100.0%	100.0%	19	100.0%	100.0%	\$143	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	14.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	46.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	7	4.2%	\$236	1.2%	22.3%	4	4.1%	5.5%	\$219	2.0%	2.0%	3	4.3%	4.4%	\$17	0.2%	1.0%	
	Moderate	23	13.8%	\$1,668	8.8%	14.1%	12	12.2%	12.6%	\$761	7.0%	7.6%	11	15.9%	10.5%	\$907	11.3%	5.8%	
	Middle	36	21.6%	\$2,487	13.1%	16.9%	24	24.5%	16.0%	\$1,789	16.4%	12.3%	12	17.4%	15.4%	\$698	8.7%	11.5%	
	Upper	99	59.3%	\$14,291	75.4%	46.7%	58	59.2%	53.4%	\$8,157	74.7%	64.4%	41	59.4%	53.0%	\$6,134	76.4%	63.0%	
	Unknown	2	1.2%	\$270	1.4%	0.0%	0	0.0%	12.5%	\$0	0.0%	13.6%	2	2.9%	16.7%	\$270	3.4%	18.7%	
	Total	167	100.0%	\$18,952	100.0%	100.0%	98	100.0%	100.0%	\$10,926	100.0%	100.0%	69	100.0%	100.0%	\$8,026	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	60	33.1%	\$3,158	31.0%	92.9%	39	52.7%	58.7%	\$2,032	35.1%	59.2%	21	19.6%	56.7%	\$1,126	25.7%	57.6%
		Over \$1 Million	19	10.5%	\$4,225	41.5%	3.6%	12	16.2%					7	6.5%				
		Total Rev. available	79	43.6%	\$7,383	72.5%	96.5%	51	68.9%					28	26.1%				
		Rev. Not Known	102	56.4%	\$2,791	27.4%	3.5%	23	31.1%					79	73.8%				
	Total	181	100.0%	\$10,174	100.0%	100.0%	74	100.0%					107	100.0%					
Loan Size	\$100,000 or Less	168	92.8%	\$5,374	52.8%		67	90.5%	90.6%	\$2,789	48.2%	40.0%	101	94.4%	92.7%	\$2,585	59.0%	42.9%	
	\$100,001 - \$250,000	3	1.7%	\$600	5.9%		1	1.4%	5.7%	\$200	3.5%	21.3%	2	1.9%	4.4%	\$400	9.1%	19.8%	
	\$250,001 - \$1 Million	10	5.5%	\$4,200	41.3%		6	8.1%	3.7%	\$2,802	48.4%	38.8%	4	3.7%	2.9%	\$1,398	31.9%	37.3%	
	Total	181	100.0%	\$10,174	100.0%		74	100.0%	100.0%	\$5,791	100.0%	100.0%	107	100.0%	100.0%	\$4,383	100.0%	100.0%	
	Small Farm	Revenue	Total Farms																
\$1 Million or Less			0	0.0%	\$0	0.0%	93.3%	0	0.0%	70.9%	\$0	0.0%	45.4%	0	0.0%	73.8%	\$0	0.0%	57.5%
Over \$1 Million			0	0.0%	\$0	0.0%	5.5%	0	0.0%					0	0.0%				
Not Known			5	100.0%	\$459	100.0%	1.2%	0	0.0%					5	100.0%				
Total		5	100.0%	\$459	100.0%	100.0%	0	0.0%					5	100.0%					
Loan Size		\$100,000 or Less	4	80.0%	\$209	45.5%		0	0.0%	65.1%	\$0	0.0%	18.4%	4	80.0%	75.6%	\$209	45.5%	30.1%
	\$100,001 - \$250,000	1	20.0%	\$250	54.5%		0	0.0%	16.3%	\$0	0.0%	22.6%	1	20.0%	15.6%	\$250	54.5%	33.3%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	18.6%	\$0	0.0%	59.0%	0	0.0%	8.8%	\$0	0.0%	36.6%	
	Total	5	100.0%	\$459	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	5	100.0%	100.0%	\$459	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: NC Greensboro

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	7.1	6,426	5.8	2,166	33.7	19,512	17.7
Moderate-income	21	21.4	15,059	13.6	2,171	14.4	18,007	16.3
Middle-income	38	38.8	43,710	39.6	2,838	6.5	23,872	21.6
Upper-income	32	32.7	45,248	41.0	1,237	2.7	49,052	44.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	98	100.0	110,443	100.0	8,412	7.6	110,443	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,968	2,715	2.6	24.8	7,089	64.6	1,164	10.6
Moderate-income	26,808	11,137	10.5	41.5	13,521	50.4	2,150	8.0
Middle-income	72,061	43,169	40.8	59.9	24,312	33.7	4,580	6.4
Upper-income	70,554	48,679	46.1	69.0	18,045	25.6	3,830	5.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	180,391	105,700	100.0	58.6	62,967	34.9	11,724	6.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	903	3.6	799	3.6	62	4.0	42	3.4
Moderate-income	3,573	14.3	3,053	13.8	325	20.8	195	15.7
Middle-income	10,289	41.1	9,079	40.9	656	41.9	554	44.6
Upper-income	10,240	41.0	9,268	41.7	521	33.3	451	36.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	25,005	100.0	22,199	100.0	1,564	100.0	1,242	100.0
Percentage of Total Businesses:			88.8		6.3		5.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	0.8	2	0.8	0	0.0	0	0.0
Moderate-income	3	1.3	3	1.3	0	0.0	0	0.0
Middle-income	155	65.1	154	65.3	1	100.0	0	0.0
Upper-income	78	32.8	77	32.6	0	0.0	1	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	238	100.0	236	100.0	1	100.0	1	100.0
Percentage of Total Farms:			99.2		.4		.4	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: NC Greensboro

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	%	#	%	%	\$ (000s)	%	\$ %	#	%	%	\$ (000s)	%	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	1.3%	\$0	0.0%	0.8%	0	0.0%	1.4%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	10.5%	0	0.0%	7.1%	\$0	0.0%	4.1%	0	0.0%	5.8%	\$0	0.0%	3.0%
	Middle	6	42.9%	\$1,018	40.5%	40.8%	3	60.0%	39.6%	\$545	49.5%	34.0%	3	33.3%	39.7%	\$473	33.4%	34.1%
	Upper	8	57.1%	\$1,497	59.5%	46.1%	2	40.0%	52.0%	\$555	50.5%	61.0%	6	66.7%	53.1%	\$942	66.6%	62.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$2,515	100.0%	100.0%	5	100.0%	100.0%	\$1,100	100.0%	100.0%	9	100.0%	100.0%	\$1,415	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	0.5%	\$0	0.0%	0.3%	0	0.0%	0.9%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	10.5%	0	0.0%	3.4%	\$0	0.0%	1.9%	0	0.0%	3.9%	\$0	0.0%	2.0%
	Middle	7	25.9%	\$708	16.6%	40.8%	5	27.8%	31.0%	\$590	19.3%	27.3%	2	22.2%	32.4%	\$118	9.7%	28.1%
	Upper	20	74.1%	\$3,562	83.4%	46.1%	13	72.2%	65.1%	\$2,461	80.7%	70.6%	7	77.8%	62.9%	\$1,101	90.3%	69.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	27	100.0%	\$4,270	100.0%	100.0%	18	100.0%	100.0%	\$3,051	100.0%	100.0%	9	100.0%	100.0%	\$1,219	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	2.6%	\$0	0.0%	2.7%	0	0.0%	1.8%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	10.5%	0	0.0%	7.2%	\$0	0.0%	5.4%	0	0.0%	9.5%	\$0	0.0%	2.7%
	Middle	0	0.0%	\$0	0.0%	40.8%	0	0.0%	35.7%	\$0	0.0%	25.7%	0	0.0%	42.2%	\$0	0.0%	41.9%
	Upper	0	0.0%	\$0	0.0%	46.1%	0	0.0%	54.5%	\$0	0.0%	66.2%	0	0.0%	46.5%	\$0	0.0%	55.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	7.0%	0	0.0%	13.6%	\$0	0.0%	17.5%	0	0.0%	26.7%	\$0	0.0%	15.7%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	27.3%	\$0	0.0%	4.4%	0	0.0%	10.0%	\$0	0.0%	8.4%
	Middle	0	0.0%	\$0	0.0%	40.6%	0	0.0%	36.4%	\$0	0.0%	20.8%	0	0.0%	40.0%	\$0	0.0%	42.4%
	Upper	0	0.0%	\$0	0.0%	37.4%	0	0.0%	22.7%	\$0	0.0%	57.3%	0	0.0%	23.3%	\$0	0.0%	33.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	0.9%	\$0	0.0%	1.3%	0	0.0%	1.1%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	10.5%	0	0.0%	4.8%	\$0	0.0%	2.7%	0	0.0%	4.7%	\$0	0.0%	2.6%
	Middle	13	31.7%	\$1,726	25.4%	40.8%	8	34.8%	34.2%	\$1,135	27.3%	29.1%	5	27.8%	35.3%	\$591	22.4%	30.9%
	Upper	28	68.3%	\$5,059	74.6%	46.1%	15	65.2%	60.2%	\$3,016	72.7%	66.9%	13	72.2%	58.9%	\$2,043	77.6%	65.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	41	100.0%	\$6,785	100.0%	100.0%	23	100.0%	100.0%	\$4,151	100.0%	100.0%	18	100.0%	100.0%	\$2,634	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	8	29.6%	\$131	3.4%	3.6%	8	53.3%	3.0%	\$131	5.0%	3.3%	0	0.0%	3.1%	\$0	0.0%	3.6%
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	11.5%	\$0	0.0%	16.0%	0	0.0%	12.2%	\$0	0.0%	16.1%
	Middle	11	40.7%	\$1,320	34.4%	40.9%	4	26.7%	36.2%	\$615	23.3%	35.1%	7	58.3%	36.9%	\$705	59.0%	36.6%
	Upper	8	29.6%	\$2,382	62.1%	41.7%	3	20.0%	46.5%	\$1,892	71.7%	44.8%	5	41.7%	46.4%	\$490	41.0%	43.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.8%	\$0	0.0%	0.8%	0	0.0%	1.4%	\$0	0.0%	0.2%
Total	27	100.0%	\$3,833	100.0%	100.0%	15	100.0%	100.0%	\$2,638	100.0%	100.0%	12	100.0%	100.0%	\$1,195	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	1.3%	0	0.0%	4.8%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	65.3%	0	0.0%	38.1%	\$0	0.0%	47.3%	0	0.0%	66.7%	\$0	0.0%	38.9%
	Upper	0	0.0%	\$0	0.0%	32.6%	0	0.0%	52.4%	\$0	0.0%	52.1%	0	0.0%	28.6%	\$0	0.0%	59.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Greensboro

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income	2010		2011												
		Count	Dollar		Bank	Agg	Count	Dollar	Agg	Count	Dollar	Agg							
				#									%	\$ (000s)	%	%	%	%	%
HOME PURCHASE	Low	1	7.1%	\$80	3.2%	17.7%	0	0.0%	9.1%	\$0	0.0%	4.7%	1	11.1%	6.3%	\$80	5.7%	3.1%	
	Moderate	3	21.4%	\$362	14.4%	16.3%	1	20.0%	25.6%	\$200	18.2%	18.8%	2	22.2%	20.6%	\$162	11.4%	14.1%	
	Middle	2	14.3%	\$232	9.2%	21.6%	1	20.0%	19.0%	\$126	11.5%	18.0%	1	11.1%	19.2%	\$106	7.5%	16.7%	
	Upper	8	57.1%	\$1,841	73.2%	44.4%	3	60.0%	33.6%	\$774	70.4%	47.1%	5	55.6%	38.0%	\$1,067	75.4%	52.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.7%	\$0	0.0%	11.4%	0	0.0%	15.9%	\$0	0.0%	14.1%	
	Total	14	100.0%	\$2,515	100.0%	100.0%	5	100.0%	100.0%	\$1,100	100.0%	100.0%	9	100.0%	100.0%	\$1,415	100.0%	100.0%	
REFINANCE	Low	3	11.1%	\$485	11.4%	17.7%	2	11.1%	3.5%	\$413	13.5%	1.8%	1	11.1%	3.2%	\$72	5.9%	1.9%	
	Moderate	4	14.8%	\$480	11.2%	16.3%	2	11.1%	12.5%	\$219	7.2%	8.0%	2	22.2%	9.7%	\$261	21.4%	6.0%	
	Middle	8	29.6%	\$1,157	27.1%	21.6%	5	27.8%	17.4%	\$765	25.1%	13.6%	3	33.3%	16.7%	\$392	32.2%	12.6%	
	Upper	10	37.0%	\$1,852	43.4%	44.4%	7	38.9%	48.7%	\$1,358	44.5%	58.5%	3	33.3%	49.1%	\$494	40.5%	59.3%	
	Unknown	2	7.4%	\$296	6.9%	0.0%	2	11.1%	17.9%	\$296	9.7%	18.1%	0	0.0%	21.3%	\$0	0.0%	20.3%	
	Total	27	100.0%	\$4,270	100.0%	100.0%	18	100.0%	100.0%	\$3,051	100.0%	100.0%	9	100.0%	100.0%	\$1,219	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	17.7%	0	0.0%	10.6%	\$0	0.0%	3.6%	0	0.0%	9.8%	\$0	0.0%	5.1%	
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	18.7%	\$0	0.0%	10.9%	0	0.0%	21.8%	\$0	0.0%	11.8%	
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	16.6%	\$0	0.0%	10.5%	0	0.0%	18.2%	\$0	0.0%	10.8%	
	Upper	0	0.0%	\$0	0.0%	44.4%	0	0.0%	49.8%	\$0	0.0%	69.9%	0	0.0%	42.9%	\$0	0.0%	59.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.3%	\$0	0.0%	5.1%	0	0.0%	7.3%	\$0	0.0%	12.5%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	44.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	9.8%	\$565	8.3%	17.7%	2	8.7%	5.6%	\$413	9.9%	2.7%	2	11.1%	4.5%	\$152	5.8%	2.3%	
	Moderate	7	17.1%	\$842	12.4%	16.3%	3	13.0%	17.3%	\$419	10.1%	11.1%	4	22.2%	13.9%	\$423	16.1%	8.6%	
	Middle	10	24.4%	\$1,389	20.5%	21.6%	6	26.1%	17.9%	\$891	21.5%	14.4%	4	22.2%	17.6%	\$498	18.9%	13.5%	
	Upper	18	43.9%	\$3,693	54.4%	44.4%	10	43.5%	43.2%	\$2,132	51.4%	52.3%	8	44.4%	44.8%	\$1,561	59.3%	54.3%	
	Unknown	2	4.9%	\$296	4.4%	0.0%	2	8.7%	15.9%	\$296	7.1%	19.5%	0	0.0%	19.2%	\$0	0.0%	21.3%	
	Total	41	100.0%	\$6,785	100.0%	100.0%	23	100.0%	100.0%	\$4,151	100.0%	100.0%	18	100.0%	100.0%	\$2,634	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	6	22.2%	\$1,960	51.1%	88.8%	3	20.0%	38.6%	\$1,327	50.3%	48.6%	3	25.0%	47.8%	\$633	53.0%	48.9%
		Over \$1 Million	10	37.0%	\$1,431	37.3%	6.3%	9	60.0%					1	8.3%				
		Total Rev. available	16	59.2%	\$3,391	88.4%	95.1%	12	80.0%					4	33.3%				
		Rev. Not Known	11	40.7%	\$442	11.5%	5.0%	3	20.0%					8	66.7%				
	Total	27	100.0%	\$3,833	100.0%	100.0%	15	100.0%	100.0%				12	100.0%	100.0%				
Loan Size	\$100,000 or Less	20	74.1%	\$378	9.9%		11	73.3%	87.5%	\$241	9.1%	23.2%	9	75.0%	89.1%	\$137	11.5%	25.9%	
	\$100,001 - \$250,000	1	3.7%	\$245	6.4%		1	6.7%	6.0%	\$245	9.3%	18.6%	0	0.0%	5.1%	\$0	0.0%	16.6%	
	\$250,001 - \$1 Million	6	22.2%	\$3,210	83.7%		3	20.0%	6.4%	\$2,152	81.6%	58.3%	3	25.0%	5.7%	\$1,058	88.5%	57.5%	
	Total	27	100.0%	\$3,833	100.0%		15	100.0%	100.0%	\$2,638	100.0%	100.0%	12	100.0%	100.0%	\$1,195	100.0%	100.0%	
	Total Farms																		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	99.2%	0	0.0%	85.7%	\$0	0.0%	82.0%	0	0.0%	57.1%	\$0	0.0%	22.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.4%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.4%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	85.7%	\$0	0.0%	24.7%	0	0.0%	85.7%	\$0	0.0%	30.0%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	9.5%	\$0	0.0%	32.5%	0	0.0%	4.8%	\$0	0.0%	14.0%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	4.8%	\$0	0.0%	42.8%	0	0.0%	9.5%	\$0	0.0%	56.0%	
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Origination & Purchases

Appendices

Combined Demographics Report

Assessment Area: NC Macon

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,946	21.7
Moderate-income	0	0.0	0	0.0	0	0.0	1,716	19.2
Middle-income	6	85.7	8,111	90.6	750	9.2	2,278	25.4
Upper-income	1	14.3	845	9.4	36	4.3	3,016	33.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7	100.0	8,956	100.0	786	8.8	8,956	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	16,639	9,333	89.5	56.1	2,168	13.0	5,138	30.9
Upper-income	4,107	1,100	10.5	26.8	227	5.5	2,780	67.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	20,746	10,433	100.0	50.3	2,395	11.5	7,918	38.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	1,827	81.2	1,698	81.7	67	73.6	62	77.5
Upper-income	422	18.8	380	18.3	24	26.4	18	22.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,249	100.0	2,078	100.0	91	100.0	80	100.0
Percentage of Total Businesses:				92.4		4.0		3.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	38	86.4	38	86.4	0	0.0	0	0.0
Upper-income	6	13.6	6	13.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	44	100.0	44	100.0	0	.0	0	.0
Percentage of Total Farms:				100.0		.0		.0

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: NC Macon

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	4	44.4%	\$329	16.5%	89.5%	1	25.0%	87.2%	\$170	13.2%	76.3%	3	60.0%	83.0%	\$159	22.6%	66.5%
	Upper	5	55.6%	\$1,664	83.5%	10.5%	3	75.0%	12.6%	\$1,119	86.8%	23.7%	2	40.0%	16.5%	\$545	77.4%	33.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.4%
	Total	9	100.0%	\$1,993	100.0%	100.0%	4	100.0%	100.0%	\$1,289	100.0%	100.0%	5	100.0%	100.0%	\$704	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	11	29.7%	\$1,854	16.8%	89.5%	7	28.0%	72.5%	\$1,228	17.4%	56.2%	4	33.3%	75.3%	\$626	15.7%	57.5%
	Upper	26	70.3%	\$9,192	83.2%	10.5%	18	72.0%	27.5%	\$5,822	82.6%	43.8%	8	66.7%	24.6%	\$3,370	84.3%	42.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	37	100.0%	\$11,046	100.0%	100.0%	25	100.0%	100.0%	\$7,050	100.0%	100.0%	12	100.0%	100.0%	\$3,996	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$4	100.0%	89.5%	0	0.0%	94.1%	\$0	0.0%	87.4%	1	100.0%	100.0%	\$4	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	10.5%	0	0.0%	5.9%	\$0	0.0%	12.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$4	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$4	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	67.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	33.3%	\$0	0.0%	1.3%
	Upper	0	0.0%	\$0	0.0%	32.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	66.7%	\$0	0.0%	98.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	16	34.0%	\$2,187	16.8%	89.5%	8	27.6%	77.6%	\$1,398	16.8%	61.7%	8	44.4%	78.3%	\$789	16.8%	58.4%
	Upper	31	66.0%	\$10,856	83.2%	10.5%	21	72.4%	22.4%	\$6,941	83.2%	38.3%	10	55.6%	21.4%	\$3,915	83.2%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Total	47	100.0%	\$13,043	100.0%	100.0%	29	100.0%	100.0%	\$8,339	100.0%	100.0%	18	100.0%	100.0%	\$4,704	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	14	31.8%	\$724	20.4%	81.7%	3	33.3%	74.6%	\$60	3.5%	73.2%	11	31.4%	69.2%	\$664	36.1%	66.3%
	Upper	30	68.2%	\$2,830	79.6%	18.3%	6	66.7%	18.7%	\$1,655	96.5%	23.5%	24	68.6%	25.0%	\$1,175	63.9%	31.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	6.7%	\$0	0.0%	3.3%	0	0.0%	5.8%	\$0	0.0%	1.9%	
Total	44	100.0%	\$3,554	100.0%	100.0%	9	100.0%	100.0%	\$1,715	100.0%	100.0%	35	100.0%	100.0%	\$1,839	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$12	100.0%	86.4%	0	0.0%	75.0%	\$0	0.0%	13.8%	1	100.0%	83.3%	\$12	100.0%	11.6%
	Upper	0	0.0%	\$0	0.0%	13.6%	0	0.0%	25.0%	\$0	0.0%	86.2%	0	0.0%	16.7%	\$0	0.0%	88.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	1	100.0%	\$12	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$12	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Macon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count		Dollar		#	Count		Dollar		Count		Dollar						
		#	%	\$(000s)	%		%	%	Bank	Agg	Bank	Agg	Bank	Agg					
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	7.2%	\$0	0.0%	4.1%	0	0.0%	5.7%	\$0	0.0%	2.8%	
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	15.1%	\$0	0.0%	10.7%	0	0.0%	18.0%	\$0	0.0%	11.5%	
	Middle	3	33.3%	\$291	14.6%	25.4%	1	25.0%	19.7%	\$170	13.2%	16.7%	2	40.0%	16.5%	\$121	17.2%	12.5%	
	Upper	6	66.7%	\$1,702	85.4%	33.7%	3	75.0%	46.2%	\$1,119	86.8%	56.4%	3	60.0%	47.6%	\$583	82.8%	61.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.8%	\$0	0.0%	12.0%	0	0.0%	12.3%	\$0	0.0%	11.5%	
	Total	9	100.0%	\$1,993	100.0%	100.0%	4	100.0%	100.0%	\$1,289	100.0%	100.0%	5	100.0%	100.0%	\$704	100.0%	100.0%	
REFINANCE	Low	1	2.7%	\$45	0.4%	21.7%	1	4.0%	6.5%	\$45	0.6%	3.5%	0	0.0%	3.9%	\$0	0.0%	1.7%	
	Moderate	3	8.1%	\$254	2.3%	19.2%	1	4.0%	12.6%	\$51	0.7%	7.0%	2	16.7%	12.2%	\$203	5.1%	6.3%	
	Middle	3	8.1%	\$490	4.4%	25.4%	2	8.0%	13.6%	\$287	4.1%	9.3%	1	8.3%	15.3%	\$203	5.1%	10.2%	
	Upper	30	81.1%	\$10,257	92.9%	33.7%	21	84.0%	50.9%	\$6,667	94.6%	63.9%	9	75.0%	54.4%	\$3,590	89.8%	67.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.4%	\$0	0.0%	16.3%	0	0.0%	14.2%	\$0	0.0%	14.6%	
	Total	37	100.0%	\$11,046	100.0%	100.0%	25	100.0%	100.0%	\$7,050	100.0%	100.0%	12	100.0%	100.0%	\$3,996	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	15.8%	\$0	0.0%	10.2%	
	Moderate	1	100.0%	\$4	100.0%	19.2%	0	0.0%	17.6%	\$0	0.0%	10.7%	1	100.0%	36.8%	\$4	100.0%	40.2%	
	Middle	0	0.0%	\$0	0.0%	25.4%	0	0.0%	29.4%	\$0	0.0%	29.5%	0	0.0%	21.1%	\$0	0.0%	16.1%	
	Upper	0	0.0%	\$0	0.0%	33.7%	0	0.0%	41.2%	\$0	0.0%	44.6%	0	0.0%	21.1%	\$0	0.0%	29.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.8%	\$0	0.0%	15.2%	0	0.0%	5.3%	\$0	0.0%	4.2%	
	Total	1	100.0%	\$4	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$4	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	25.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	33.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	2.1%	\$45	0.3%	21.7%	1	3.4%	6.5%	\$45	0.5%	3.6%	0	0.0%	4.7%	\$0	0.0%	2.0%	
	Moderate	4	8.5%	\$258	2.0%	19.2%	1	3.4%	13.5%	\$51	0.6%	8.0%	3	16.7%	14.6%	\$207	4.4%	7.8%	
	Middle	6	12.8%	\$781	6.0%	25.4%	3	10.3%	15.9%	\$457	5.5%	11.4%	3	16.7%	15.8%	\$324	6.9%	10.5%	
	Upper	36	76.6%	\$11,959	91.7%	33.7%	24	82.8%	49.2%	\$7,786	93.4%	61.8%	12	66.7%	51.3%	\$4,173	88.7%	63.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.9%	\$0	0.0%	15.2%	0	0.0%	13.6%	\$0	0.0%	16.8%	
	Total	47	100.0%	\$13,043	100.0%	100.0%	29	100.0%	100.0%	\$8,339	100.0%	100.0%	18	100.0%	100.0%	\$4,704	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	8	18.2%	\$943	26.5%	92.4%	2	22.2%	48.9%	\$548	32.0%	54.5%	6	17.1%	55.1%	\$395	21.5%	57.9%
		Over \$1 Million	9	20.5%	\$1,657	46.6%	4.0%	4	44.4%					5	14.3%				
		Total Rev. available	17	38.7%	\$2,600	73.1%	96.4%	6	66.6%					11	31.4%				
		Rev. Not Known	27	61.4%	\$954	26.8%	3.6%	3	33.3%					24	68.6%				
	Total	44	100.0%	\$3,554	100.0%	100.0%	9	100.0%	100.0%				35	100.0%	100.0%				
Loan Size	\$100,000 or Less	37	84.1%	\$800	22.5%		7	77.8%	93.1%	\$172	10.0%	36.2%	30	85.7%	94.0%	\$628	34.1%	42.7%	
	\$100,001 - \$250,000	2	4.5%	\$305	8.6%		0	0.0%	3.8%	\$0	0.0%	19.3%	2	5.7%	2.8%	\$305	16.6%	14.3%	
	\$250,001 - \$1 Million	5	11.4%	\$2,449	68.9%		2	22.2%	3.1%	\$1,543	90.0%	44.4%	3	8.6%	3.1%	\$906	49.3%	43.1%	
	Total	44	100.0%	\$3,554	100.0%		9	100.0%	100.0%	\$1,715	100.0%	100.0%	35	100.0%	100.0%	\$1,839	100.0%	100.0%	
	Small Farm	Revenue	Total Farms																
\$1 Million or Less			0	0.0%	\$0	0.0%	100.0%	0	0.0%	50.0%	\$0	0.0%	11.3%	0	0.0%	50.0%	\$0	0.0%	2.8%
Over \$1 Million			0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
Not Known			1	100.0%	\$12	100.0%	0.0%	0	0.0%					1	100.0%				
Total		1	100.0%	\$12	100.0%	100.0%	0	0.0%					1	100.0%					
Loan Size		\$100,000 or Less	1	100.0%	\$12	100.0%		0	0.0%	75.0%	\$0	0.0%	13.8%	1	100.0%	83.3%	\$12	100.0%	11.6%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	25.0%	\$0	0.0%	86.2%	0	0.0%	16.7%	\$0	0.0%	88.4%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$12	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$12	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: NC Raleigh

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	6.7	4,497	2.8	1,291	28.7	26,746	16.7
Moderate-income	16	15.2	19,131	12.0	2,011	10.5	26,394	16.5
Middle-income	54	51.4	84,356	52.8	3,655	4.3	35,673	22.3
Upper-income	28	26.7	51,840	32.4	925	1.8	71,011	44.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	105	100.0	159,824	100.0	7,882	4.9	159,824	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	9,901	1,617	1.0	16.3	7,527	76.0	757	7.6
Moderate-income	34,436	15,911	10.0	46.2	16,248	47.2	2,277	6.6
Middle-income	140,596	87,666	55.0	62.4	43,358	30.8	9,572	6.8
Upper-income	74,020	54,262	34.0	73.3	15,451	20.9	4,307	5.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	258,953	159,456	100.0	61.6	82,584	31.9	16,913	6.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	752	1.6	666	1.6	43	1.6	43	2.1
Moderate-income	4,229	9.0	3,756	8.9	277	10.4	196	9.4
Middle-income	27,089	57.8	24,258	57.6	1,609	60.3	1,222	58.9
Upper-income	14,768	31.5	13,416	31.9	738	27.7	614	29.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	46,838	100.0	42,096	100.0	2,667	100.0	2,075	100.0
Percentage of Total Businesses:				89.9		5.7		4.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.3	1	0.3	0	0.0	0	0.0
Moderate-income	24	7.2	23	7.1	0	0.0	1	50.0
Middle-income	216	65.1	209	64.9	7	87.5	0	0.0
Upper-income	91	27.4	89	27.6	1	12.5	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	332	100.0	322	100.0	8	100.0	2	100.0
Percentage of Total Farms:				97.0		2.4		.6

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: NC Raleigh

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	1.0%	\$0	0.0%	0.7%	0	0.0%	1.3%	\$0	0.0%	0.9%
	Moderate	7	7.9%	\$1,057	5.1%	10.0%	4	7.1%	6.8%	\$597	4.6%	4.6%	3	9.1%	6.0%	\$460	5.8%	3.8%
	Middle	56	62.9%	\$12,144	58.0%	55.0%	34	60.7%	57.8%	\$6,993	54.1%	52.9%	22	66.7%	59.7%	\$5,151	64.5%	55.0%
	Upper	26	29.2%	\$7,724	36.9%	34.0%	18	32.1%	34.4%	\$5,343	41.3%	41.8%	8	24.2%	33.1%	\$2,381	29.8%	40.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	89	100.0%	\$20,925	100.0%	100.0%	56	100.0%	100.0%	\$12,933	100.0%	100.0%	33	100.0%	100.0%	\$7,992	100.0%	100.0%
REFINANCE	Low	3	2.2%	\$210	0.6%	1.0%	0	0.0%	0.5%	\$0	0.0%	0.4%	3	5.7%	0.5%	\$210	1.6%	0.4%
	Moderate	4	3.0%	\$526	1.5%	10.0%	4	4.9%	4.3%	\$526	2.5%	2.9%	0	0.0%	4.6%	\$0	0.0%	2.9%
	Middle	63	47.0%	\$12,722	37.1%	55.0%	36	44.4%	50.4%	\$6,967	33.3%	45.6%	27	50.9%	51.2%	\$5,755	43.1%	45.9%
	Upper	64	47.8%	\$20,835	60.8%	34.0%	41	50.6%	44.8%	\$13,455	64.2%	51.1%	23	43.4%	43.7%	\$7,380	55.3%	50.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	134	100.0%	\$34,293	100.0%	100.0%	81	100.0%	100.0%	\$20,948	100.0%	100.0%	53	100.0%	100.0%	\$13,345	100.0%	100.0%
HOME IMPROVEMENT	Low	1	50.0%	\$25	62.5%	1.0%	1	50.0%	2.1%	\$25	62.5%	2.8%	0	0.0%	1.3%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	10.0%	0	0.0%	6.8%	\$0	0.0%	3.1%	0	0.0%	7.8%	\$0	0.0%	5.4%
	Middle	1	50.0%	\$15	37.5%	55.0%	1	50.0%	53.6%	\$15	37.5%	49.8%	0	0.0%	52.0%	\$0	0.0%	43.7%
	Upper	0	0.0%	\$0	0.0%	34.0%	0	0.0%	37.4%	\$0	0.0%	44.2%	0	0.0%	38.9%	\$0	0.0%	49.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$40	100.0%	100.0%	2	100.0%	100.0%	\$40	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	7.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	14.0%	\$0	0.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	10.0%	\$0	0.0%	7.9%	0	0.0%	9.3%	\$0	0.0%	7.4%
	Middle	0	0.0%	\$0	0.0%	51.6%	0	0.0%	56.7%	\$0	0.0%	44.2%	0	0.0%	46.5%	\$0	0.0%	47.7%
	Upper	0	0.0%	\$0	0.0%	24.0%	0	0.0%	33.3%	\$0	0.0%	47.9%	0	0.0%	30.2%	\$0	0.0%	42.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	1.8%	\$235	0.4%	1.0%	1	0.7%	0.7%	\$25	0.1%	0.5%	3	3.5%	0.8%	\$210	1.0%	0.6%
	Moderate	11	4.9%	\$1,583	2.9%	10.0%	8	5.8%	5.1%	\$1,123	3.3%	3.5%	3	3.5%	5.1%	\$460	2.2%	3.4%
	Middle	120	53.3%	\$24,881	45.0%	55.0%	71	51.1%	52.8%	\$13,975	41.2%	47.9%	49	57.0%	54.1%	\$10,906	51.1%	49.0%
	Upper	90	40.0%	\$28,559	51.7%	34.0%	59	42.4%	41.4%	\$18,798	55.4%	48.1%	31	36.0%	40.0%	\$9,761	45.7%	47.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	225	100.0%	\$55,258	100.0%	100.0%	139	100.0%	100.0%	\$33,921	100.0%	100.0%	86	100.0%	100.0%	\$21,337	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	1.0%	\$0	0.0%	1.1%	0	0.0%	1.5%	\$0	0.0%	1.3%
	Moderate	1	1.4%	\$9	0.1%	8.9%	0	0.0%	6.9%	\$0	0.0%	7.2%	1	2.4%	7.4%	\$9	0.2%	6.8%
	Middle	40	58.0%	\$10,094	76.2%	57.6%	17	60.7%	54.5%	\$7,431	83.7%	55.8%	23	56.1%	54.0%	\$2,663	60.8%	56.7%
	Upper	28	40.6%	\$3,151	23.8%	31.9%	11	39.3%	35.7%	\$1,445	16.3%	35.1%	17	41.5%	35.9%	\$1,706	39.0%	35.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.0%	\$0	0.0%	0.8%	0	0.0%	1.2%	\$0	0.0%	0.1%	
Total	69	100.0%	\$13,254	100.0%	100.0%	28	100.0%	100.0%	\$8,876	100.0%	100.0%	41	100.0%	100.0%	\$4,378	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.1%	0	0.0%	10.8%	\$0	0.0%	1.9%	0	0.0%	1.7%	\$0	0.0%	0.1%
	Middle	0	0.0%	\$0	0.0%	64.9%	0	0.0%	52.3%	\$0	0.0%	44.4%	0	0.0%	76.3%	\$0	0.0%	83.9%
	Upper	0	0.0%	\$0	0.0%	27.6%	0	0.0%	36.9%	\$0	0.0%	53.7%	0	0.0%	18.6%	\$0	0.0%	15.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.4%	\$0	0.0%	0.2%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Raleigh

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count		Dollar		#	Count		Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %		%	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Agg			
		#	%	\$(000s)	\$ %	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %				
HOME PURCHASE	Low	11	12.4%	\$1,446	6.9%	16.7%	9	16.1%	12.2%	\$1,202	9.3%	7.0%	2	6.1%	11.7%	\$244	3.1%	6.6%	
	Moderate	16	18.0%	\$2,720	13.0%	16.5%	11	19.6%	22.7%	\$2,084	16.1%	17.4%	5	15.2%	20.6%	\$636	8.0%	16.1%	
	Middle	28	31.5%	\$5,623	26.9%	22.3%	17	30.4%	21.6%	\$3,633	28.1%	21.7%	11	33.3%	21.5%	\$1,990	24.9%	20.9%	
	Upper	34	38.2%	\$11,136	53.2%	44.4%	19	33.9%	30.7%	\$6,014	46.5%	42.0%	15	45.5%	33.2%	\$5,122	64.1%	44.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.8%	\$0	0.0%	12.0%	0	0.0%	13.0%	\$0	0.0%	12.2%	
	Total	89	100.0%	\$20,925	100.0%	100.0%	56	100.0%	100.0%	\$12,933	100.0%	100.0%	33	100.0%	100.0%	\$7,992	100.0%	100.0%	
REFINANCE	Low	4	3.0%	\$507	1.5%	16.7%	2	2.5%	4.5%	\$224	1.1%	2.4%	2	3.8%	5.1%	\$283	2.1%	2.7%	
	Moderate	12	9.0%	\$1,596	4.7%	16.5%	6	7.4%	13.0%	\$811	3.9%	9.1%	6	11.3%	13.2%	\$785	5.9%	9.2%	
	Middle	26	19.4%	\$4,618	13.5%	22.3%	12	14.8%	20.2%	\$2,172	10.4%	17.7%	14	26.4%	19.0%	\$2,446	18.3%	16.7%	
	Upper	88	65.7%	\$26,396	77.0%	44.4%	57	70.4%	43.1%	\$16,565	79.1%	51.5%	31	58.5%	43.9%	\$9,831	73.7%	53.3%	
	Unknown	4	3.0%	\$1,176	3.4%	0.0%	4	4.9%	19.2%	\$1,176	5.6%	19.3%	0	0.0%	18.8%	\$0	0.0%	18.0%	
	Total	134	100.0%	\$34,293	100.0%	100.0%	81	100.0%	100.0%	\$20,948	100.0%	100.0%	53	100.0%	100.0%	\$13,345	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	16.7%	0	0.0%	7.9%	\$0	0.0%	3.5%	0	0.0%	12.0%	\$0	0.0%	5.9%	
	Moderate	1	50.0%	\$25	62.5%	16.5%	1	50.0%	17.8%	\$25	62.5%	10.9%	0	0.0%	17.8%	\$0	0.0%	11.5%	
	Middle	0	0.0%	\$0	0.0%	22.3%	0	0.0%	22.5%	\$0	0.0%	21.5%	0	0.0%	23.5%	\$0	0.0%	18.1%	
	Upper	1	50.0%	\$15	37.5%	44.4%	1	50.0%	42.9%	\$15	37.5%	50.6%	0	0.0%	39.7%	\$0	0.0%	54.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.0%	\$0	0.0%	13.5%	0	0.0%	7.0%	\$0	0.0%	10.0%	
	Total	2	100.0%	\$40	100.0%	100.0%	2	100.0%	100.0%	\$40	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	44.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	15	6.7%	\$1,953	3.5%	16.7%	11	7.9%	7.0%	\$1,426	4.2%	3.8%	4	4.7%	7.4%	\$527	2.5%	3.9%	
	Moderate	29	12.9%	\$4,341	7.9%	16.5%	18	12.9%	16.2%	\$2,920	8.6%	11.5%	11	12.8%	15.8%	\$1,421	6.7%	11.1%	
	Middle	54	24.0%	\$10,241	18.5%	22.3%	29	20.9%	20.6%	\$5,805	17.1%	18.6%	25	29.1%	19.9%	\$4,436	20.8%	17.4%	
	Upper	123	54.7%	\$37,547	67.9%	44.4%	77	55.4%	39.1%	\$22,594	66.6%	47.5%	46	53.5%	40.1%	\$14,953	70.1%	48.2%	
	Unknown	4	1.8%	\$1,176	2.1%	0.0%	4	2.9%	17.1%	\$1,176	3.5%	18.7%	0	0.0%	16.7%	\$0	0.0%	19.4%	
	Total	225	100.0%	\$55,258	100.0%	100.0%	139	100.0%	100.0%	\$33,921	100.0%	100.0%	86	100.0%	100.0%	\$21,337	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	20	29.0%	\$4,081	30.8%	89.9%	14	50.0%	38.8%	\$2,912	32.8%	48.4%	6	14.6%	50.3%	\$1,169	26.7%	47.5%
		Over \$1 Million	20	29.0%	\$6,527	49.2%	5.7%	12	42.9%					8	19.5%				
		Total Rev. available	40	58.0%	\$10,608	80.0%	95.6%	26	92.9%					14	34.1%				
		Rev. Not Known	29	42.0%	\$2,646	20.0%	4.4%	2	7.1%					27	65.9%				
	Total	69	100.0%	\$13,254	100.0%	100.0%	28	100.0%					41	100.0%					
Loan Size	\$100,000 or Less	45	65.2%	\$1,565	11.8%		11	39.3%	89.3%	\$715	8.1%	24.4%	34	82.9%	89.5%	\$850	19.4%	25.5%	
	\$100,001 - \$250,000	7	10.1%	\$1,275	9.6%		6	21.4%	5.1%	\$1,025	11.5%	17.5%	1	2.4%	4.8%	\$250	5.7%	16.3%	
	\$250,001 - \$1 Million	17	24.6%	\$10,414	78.6%		11	39.3%	5.6%	\$7,136	80.4%	58.1%	6	14.6%	5.7%	\$3,278	74.9%	58.2%	
	Total	69	100.0%	\$13,254	100.0%		28	100.0%	100.0%	\$8,876	100.0%	100.0%	41	100.0%	100.0%	\$4,378	100.0%	100.0%	
	Total Farms																		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	97.0%	0	0.0%	58.5%	\$0	0.0%	68.3%	0	0.0%	71.2%	\$0	0.0%	50.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.4%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	75.4%	\$0	0.0%	29.5%	0	0.0%	71.2%	\$0	0.0%	19.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	18.5%	\$0	0.0%	39.3%	0	0.0%	15.3%	\$0	0.0%	26.1%
Total		0	0.0%	\$0	0.0%		0	0.0%	6.2%	\$0	0.0%	31.3%	0	0.0%	13.6%	\$0	0.0%	54.5%	
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: NC Wilmington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	12.5	2,193	5.2	781	35.6	7,672	18.3
Moderate-income	9	28.1	6,178	14.7	1,106	17.9	6,758	16.1
Middle-income	10	31.3	19,579	46.6	1,205	6.2	8,825	21.0
Upper-income	9	28.1	14,076	33.5	415	2.9	18,771	44.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	32	100.0	42,026	100.0	3,507	8.3	42,026	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	4,426	1,364	3.1	30.8	2,482	56.1	580	13.1
Moderate-income	15,056	4,713	10.7	31.3	8,606	57.2	1,737	11.5
Middle-income	35,315	22,077	50.0	62.5	7,961	22.5	5,277	14.9
Upper-income	24,819	15,961	36.2	64.3	5,019	20.2	3,839	15.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	79,616	44,115	100.0	55.4	24,068	30.2	11,433	14.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	562	4.7	512	4.7	29	4.3	21	3.8
Moderate-income	2,619	21.7	2,263	20.9	199	29.8	157	28.4
Middle-income	5,640	46.7	5,083	46.9	308	46.2	249	45.1
Upper-income	3,247	26.9	2,991	27.6	131	19.6	125	22.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12,068	100.0	10,849	100.0	667	100.0	552	100.0
Percentage of Total Businesses:				89.9		5.5		4.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	12	16.7	12	16.9	0	0.0	0	0.0
Middle-income	34	47.2	33	46.5	1	100.0	0	0.0
Upper-income	26	36.1	26	36.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	72	100.0	71	100.0	1	100.0	0	.0
Percentage of Total Farms:				98.6		1.4		.0

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: NC Wilmington

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	5.3%	\$68	1.1%	3.1%	1	9.1%	1.2%	\$68	1.5%	0.8%	0	0.0%	1.1%	\$0	0.0%	0.7%
	Moderate	4	21.1%	\$333	5.2%	10.7%	3	27.3%	8.1%	\$253	5.6%	5.6%	1	12.5%	7.9%	\$80	4.2%	5.4%
	Middle	2	10.5%	\$237	3.7%	50.0%	0	0.0%	56.3%	\$0	0.0%	49.7%	2	25.0%	55.8%	\$237	12.4%	49.2%
	Upper	12	63.2%	\$5,787	90.1%	36.2%	7	63.6%	34.4%	\$4,195	92.9%	43.9%	5	62.5%	35.2%	\$1,592	83.4%	44.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$6,425	100.0%	100.0%	11	100.0%	100.0%	\$4,516	100.0%	100.0%	8	100.0%	100.0%	\$1,909	100.0%	100.0%
REFINANCE	Low	1	1.5%	\$165	1.1%	3.1%	1	2.9%	1.1%	\$165	2.2%	0.6%	0	0.0%	1.3%	\$0	0.0%	0.8%
	Moderate	4	6.0%	\$505	3.5%	10.7%	3	8.8%	6.5%	\$456	6.0%	4.5%	1	3.0%	6.5%	\$49	0.7%	4.4%
	Middle	32	47.8%	\$5,313	36.6%	50.0%	18	52.9%	47.8%	\$3,310	43.5%	40.8%	14	42.4%	49.8%	\$2,003	29.0%	40.8%
	Upper	30	44.8%	\$8,526	58.8%	36.2%	12	35.3%	44.6%	\$3,682	48.4%	54.0%	18	54.5%	42.5%	\$4,844	70.2%	53.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	67	100.0%	\$14,509	100.0%	100.0%	34	100.0%	100.0%	\$7,613	100.0%	100.0%	33	100.0%	100.0%	\$6,896	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	2.2%	\$0	0.0%	0.5%	0	0.0%	4.2%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	10.7%	0	0.0%	10.3%	\$0	0.0%	8.6%	0	0.0%	11.9%	\$0	0.0%	5.9%
	Middle	0	0.0%	\$0	0.0%	50.0%	0	0.0%	56.6%	\$0	0.0%	55.4%	0	0.0%	52.4%	\$0	0.0%	34.5%
	Upper	0	0.0%	\$0	0.0%	36.2%	0	0.0%	30.9%	\$0	0.0%	35.5%	0	0.0%	31.5%	\$0	0.0%	58.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	3.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	35.4%	0	0.0%	37.5%	\$0	0.0%	10.7%	0	0.0%	50.0%	\$0	0.0%	71.0%
	Middle	0	0.0%	\$0	0.0%	36.0%	0	0.0%	12.5%	\$0	0.0%	18.2%	0	0.0%	40.0%	\$0	0.0%	28.9%
	Upper	0	0.0%	\$0	0.0%	24.7%	0	0.0%	50.0%	\$0	0.0%	71.1%	0	0.0%	10.0%	\$0	0.0%	0.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	2.3%	\$233	1.1%	3.1%	2	4.4%	1.1%	\$233	1.9%	0.7%	0	0.0%	1.3%	\$0	0.0%	0.7%
	Moderate	8	9.3%	\$838	4.0%	10.7%	6	13.3%	7.1%	\$709	5.8%	5.0%	2	4.9%	7.1%	\$129	1.5%	9.7%
	Middle	34	39.5%	\$5,550	26.5%	50.0%	18	40.0%	50.7%	\$3,310	27.3%	43.2%	16	39.0%	52.0%	\$2,240	25.4%	42.7%
	Upper	42	48.8%	\$14,313	68.4%	36.2%	19	42.2%	41.1%	\$7,877	64.9%	51.1%	23	56.1%	39.6%	\$6,436	73.1%	46.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	86	100.0%	\$20,934	100.0%	100.0%	45	100.0%	100.0%	\$12,129	100.0%	100.0%	41	100.0%	100.0%	\$8,805	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	2	4.3%	\$120	1.3%	4.7%	0	0.0%	3.5%	\$0	0.0%	2.0%	2	8.7%	3.3%	\$120	5.3%	2.3%
	Moderate	11	23.9%	\$1,961	21.2%	20.9%	8	34.8%	17.1%	\$1,869	26.6%	23.1%	3	13.0%	19.6%	\$92	4.1%	26.3%
	Middle	10	21.7%	\$1,173	12.7%	46.9%	5	21.7%	41.7%	\$980	14.0%	38.8%	5	21.7%	42.4%	\$193	8.6%	39.9%
	Upper	23	50.0%	\$6,007	64.9%	27.6%	10	43.5%	35.4%	\$4,168	59.4%	35.5%	13	56.5%	33.5%	\$1,839	82.0%	31.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	0.6%	0	0.0%	1.2%	\$0	0.0%	0.1%	
Total	46	100.0%	\$9,261	100.0%	100.0%	23	100.0%	100.0%	\$7,017	100.0%	100.0%	23	100.0%	100.0%	\$2,244	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	46.5%	0	0.0%	60.0%	\$0	0.0%	86.0%	0	0.0%	60.0%	\$0	0.0%	77.3%
	Upper	0	0.0%	\$0	0.0%	36.6%	0	0.0%	40.0%	\$0	0.0%	14.0%	0	0.0%	40.0%	\$0	0.0%	22.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Wilmington

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count	Dollar	Count	Dollar	Bank	Agg	Dollar	Agg	2010		2011		Bank	Agg	Dollar	Agg		
										#	%	\$ (000s)	%					%	%
HOME PURCHASE	Low	1	5.3%	\$99	1.5%	18.3%	1	9.1%	4.5%	\$99	2.2%	2.3%	0	0.0%	4.7%	\$0	0.0%	2.3%	
	Moderate	1	5.3%	\$198	3.1%	16.1%	0	0.0%	19.9%	\$0	0.0%	13.6%	1	12.5%	17.3%	\$198	10.4%	11.7%	
	Middle	2	10.5%	\$389	6.1%	21.0%	0	0.0%	19.6%	\$0	0.0%	16.4%	2	25.0%	18.3%	\$389	20.4%	15.2%	
	Upper	15	78.9%	\$5,739	89.3%	44.7%	10	90.9%	42.0%	\$4,417	97.8%	54.2%	5	62.5%	46.1%	\$1,322	69.3%	57.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.0%	\$0	0.0%	13.5%	0	0.0%	13.6%	\$0	0.0%	13.1%	
	Total	19	100.0%	\$6,425	100.0%	100.0%	11	100.0%	100.0%	\$4,516	100.0%	100.0%	8	100.0%	100.0%	\$1,909	100.0%	100.0%	
REFINANCE	Low	4	6.0%	\$178	1.2%	18.3%	1	2.9%	4.0%	\$85	1.1%	2.1%	3	9.1%	3.5%	\$93	1.3%	1.8%	
	Moderate	4	6.0%	\$497	3.4%	16.1%	2	5.9%	11.5%	\$352	4.6%	7.2%	2	6.1%	11.6%	\$145	2.1%	7.0%	
	Middle	14	20.9%	\$1,290	8.9%	21.0%	8	23.5%	17.8%	\$963	12.6%	13.3%	6	18.2%	17.9%	\$327	4.7%	12.6%	
	Upper	42	62.7%	\$11,915	82.1%	44.7%	21	61.8%	49.3%	\$5,874	77.2%	60.4%	21	63.6%	47.7%	\$6,041	87.6%	60.7%	
	Unknown	3	4.5%	\$629	4.3%	0.0%	2	5.9%	17.4%	\$339	4.5%	17.1%	1	3.0%	19.2%	\$290	4.2%	18.0%	
	Total	67	100.0%	\$14,509	100.0%	100.0%	34	100.0%	100.0%	\$7,613	100.0%	100.0%	33	100.0%	100.0%	\$6,896	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.3%	0	0.0%	6.6%	\$0	0.0%	3.9%	0	0.0%	6.3%	\$0	0.0%	2.7%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	22.8%	\$0	0.0%	11.8%	0	0.0%	21.0%	\$0	0.0%	11.4%	
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	25.0%	\$0	0.0%	24.2%	0	0.0%	23.8%	\$0	0.0%	15.8%	
	Upper	0	0.0%	\$0	0.0%	44.7%	0	0.0%	36.0%	\$0	0.0%	47.4%	0	0.0%	39.2%	\$0	0.0%	55.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.6%	\$0	0.0%	12.6%	0	0.0%	9.8%	\$0	0.0%	14.7%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	44.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	5.8%	\$277	1.3%	18.3%	2	4.4%	4.2%	\$184	1.5%	2.1%	3	7.3%	4.0%	\$93	1.1%	1.8%	
	Moderate	5	5.8%	\$695	3.3%	16.1%	2	4.4%	14.4%	\$352	2.9%	9.1%	3	7.3%	13.8%	\$343	3.9%	8.1%	
	Middle	16	18.6%	\$1,679	8.0%	21.0%	8	17.8%	18.5%	\$963	7.9%	14.1%	8	19.5%	18.2%	\$716	8.1%	12.6%	
	Upper	57	66.3%	\$17,654	84.3%	44.7%	31	68.9%	46.7%	\$10,291	84.8%	56.9%	26	63.4%	46.9%	\$7,363	83.6%	55.1%	
	Unknown	3	3.5%	\$629	3.0%	0.0%	2	4.4%	16.2%	\$339	2.8%	17.9%	1	2.4%	17.1%	\$290	3.3%	22.4%	
	Total	86	100.0%	\$20,934	100.0%	100.0%	45	100.0%	100.0%	\$12,129	100.0%	100.0%	41	100.0%	100.0%	\$8,805	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	22	47.8%	\$5,129	55.4%	89.9%	14	60.9%	42.0%	\$3,787	54.0%	50.4%	8	34.8%	50.6%	\$1,342	59.8%	50.6%
		Over \$1 Million	6	13.0%	\$1,518	16.4%	5.5%	4	17.4%					2	8.7%				
		Total Rev. available	28	60.8%	\$6,647	71.8%	95.4%	18	78.3%					10	43.5%				
		Rev. Not Known	18	39.1%	\$2,614	28.2%	4.6%	5	21.7%					13	56.5%				
	Total	46	100.0%	\$9,261	100.0%	100.0%	23	100.0%					23	100.0%					
Loan Size	\$100,000 or Less	27	58.7%	\$912	9.8%		10	43.5%	87.4%	\$443	6.3%	23.3%	17	73.9%	88.7%	\$469	20.9%	25.7%	
	\$100,001 - \$250,000	7	15.2%	\$1,234	13.3%		3	13.0%	5.8%	\$655	9.3%	17.2%	4	17.4%	5.0%	\$579	25.8%	15.3%	
	\$250,001 - \$1 Million	12	26.1%	\$7,115	76.8%		10	43.5%	6.8%	\$5,919	84.4%	59.5%	2	8.7%	6.3%	\$1,196	53.3%	59.0%	
	Total	46	100.0%	\$9,261	100.0%		23	100.0%	100.0%	\$7,017	100.0%	100.0%	23	100.0%	100.0%	\$2,244	100.0%	100.0%	
	Total	46	100.0%	\$9,261	100.0%		23	100.0%	100.0%	\$7,017	100.0%	100.0%	23	100.0%	100.0%	\$2,244	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.6%	0	0.0%	80.0%	\$0	0.0%	95.4%	0	0.0%	80.0%	\$0	0.0%	95.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.4%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	93.3%	\$0	0.0%	34.7%	0	0.0%	70.0%	\$0	0.0%	17.5%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	20.0%	\$0	0.0%	37.6%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	6.7%	\$0	0.0%	65.3%	0	0.0%	10.0%	\$0	0.0%	44.9%	
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Origination & Purchases

Appendices

Combined Demographics Report

Assessment Area: SC Anderson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	9,324	19.6
Moderate-income	6	17.6	7,271	15.3	1,311	18.0	8,553	18.0
Middle-income	23	67.6	31,873	67.1	2,728	8.6	10,780	22.7
Upper-income	4	11.8	8,374	17.6	289	3.5	18,861	39.7
Unknown-income	1	2.9	0	0.0	0	0.0	0	0.0
Total Assessment Area	34	100.0	47,518	100.0	4,328	9.1	47,518	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	12,948	6,916	13.8	53.4	4,184	32.3	1,848	14.3
Middle-income	48,932	34,276	68.5	70.0	9,654	19.7	5,002	10.2
Upper-income	11,309	8,875	17.7	78.5	1,725	15.3	709	6.3
Unknown-income	24	0	0.0	0.0	19	79.2	5	20.8
Total Assessment Area	73,213	50,067	100.0	68.4	15,582	21.3	7,564	10.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,018	13.9	890	13.4	75	19.3	53	17.0
Middle-income	4,607	62.8	4,170	62.8	239	61.6	198	63.7
Upper-income	1,573	21.4	1,455	21.9	69	17.8	49	15.8
Unknown-income	138	1.9	122	1.8	5	1.3	11	3.5
Total Assessment Area	7,336	100.0	6,637	100.0	388	100.0	311	100.0
Percentage of Total Businesses:				90.5		5.3		4.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	17	9.7	17	9.7	0	0.0	0	0.0
Middle-income	133	75.6	133	75.6	0	0.0	0	0.0
Upper-income	26	14.8	26	14.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	176	100.0	176	100.0	0	.0	0	.0
Percentage of Total Farms:				100.0		.0		.0

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Anderson

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	12.5%	\$416	10.6%	13.8%	1	9.1%	7.1%	\$106	6.9%	5.3%	2	15.4%	6.0%	\$310	12.9%	4.5%
	Middle	14	58.3%	\$2,248	57.3%	68.5%	7	63.6%	62.6%	\$956	62.6%	57.0%	7	53.8%	63.8%	\$1,292	53.9%	58.7%
	Upper	7	29.2%	\$1,262	32.1%	17.7%	3	27.3%	30.2%	\$466	30.5%	37.7%	4	30.8%	30.1%	\$796	33.2%	36.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	24	100.0%	\$3,926	100.0%	100.0%	11	100.0%	100.0%	\$1,528	100.0%	100.0%	13	100.0%	100.0%	\$2,398	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	6.1%	\$294	3.2%	13.8%	2	4.5%	4.9%	\$204	3.2%	3.8%	2	9.1%	4.7%	\$90	3.3%	3.9%
	Middle	41	62.1%	\$5,500	60.8%	68.5%	25	56.8%	61.1%	\$3,486	55.3%	58.1%	16	72.7%	60.3%	\$2,014	73.2%	57.4%
	Upper	21	31.8%	\$3,259	36.0%	17.7%	17	38.6%	34.0%	\$2,613	41.5%	38.1%	4	18.2%	35.0%	\$646	23.5%	38.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	66	100.0%	\$9,053	100.0%	100.0%	44	100.0%	100.0%	\$6,303	100.0%	100.0%	22	100.0%	100.0%	\$2,750	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	5.2%	\$0	0.0%	4.4%	0	0.0%	8.4%	\$0	0.0%	4.1%
	Middle	4	80.0%	\$39	90.7%	68.5%	1	50.0%	74.2%	\$8	66.7%	64.8%	3	100.0%	75.4%	\$31	100.0%	70.7%
	Upper	1	20.0%	\$4	9.3%	17.7%	1	50.0%	20.6%	\$4	33.3%	30.8%	0	0.0%	16.2%	\$0	0.0%	25.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$43	100.0%	100.0%	2	100.0%	100.0%	\$12	100.0%	100.0%	3	100.0%	100.0%	\$31	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	14.3%	\$0	0.0%	0.6%
	Middle	0	0.0%	\$0	0.0%	62.7%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	42.9%	\$0	0.0%	2.6%
	Upper	0	0.0%	\$0	0.0%	22.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	42.9%	\$0	0.0%	96.8%
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	7.4%	\$710	5.5%	13.8%	3	5.3%	5.7%	\$310	4.0%	4.3%	4	10.5%	5.4%	\$400	7.7%	4.1%
	Middle	59	62.1%	\$7,787	59.8%	68.5%	33	57.9%	62.1%	\$4,450	56.7%	57.9%	26	68.4%	62.3%	\$3,337	64.4%	56.8%
	Upper	29	30.5%	\$4,525	34.7%	17.7%	21	36.8%	32.1%	\$3,083	39.3%	37.8%	8	21.1%	32.3%	\$1,442	27.8%	39.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	95	100.0%	\$13,022	100.0%	100.0%	57	100.0%	100.0%	\$7,843	100.0%	100.0%	38	100.0%	100.0%	\$5,179	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	9.0%	\$1,141	21.9%	13.4%	1	5.3%	10.4%	\$250	12.7%	7.8%	5	10.4%	11.8%	\$891	27.3%	9.9%
	Middle	56	83.6%	\$3,711	71.1%	62.8%	17	89.5%	55.4%	\$1,689	86.1%	53.8%	39	81.3%	54.4%	\$2,022	62.1%	53.6%
	Upper	5	7.5%	\$368	7.0%	21.9%	1	5.3%	28.2%	\$23	1.2%	33.4%	4	8.3%	27.0%	\$345	10.6%	30.9%
	Unknown	0	0.0%	\$0	0.0%	1.8%	0	0.0%	1.8%	\$0	0.0%	1.8%	0	0.0%	3.2%	\$0	0.0%	3.5%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.3%	\$0	0.0%	3.3%	0	0.0%	3.5%	\$0	0.0%	2.1%
Total	67	100.0%	\$5,220	100.0%	100.0%	19	100.0%	100.0%	\$1,962	100.0%	100.0%	48	100.0%	100.0%	\$3,258	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.7%	0	0.0%	5.9%	\$0	0.0%	39.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	75.6%	0	0.0%	76.5%	\$0	0.0%	50.1%	0	0.0%	75.0%	\$0	0.0%	89.1%
	Upper	0	0.0%	\$0	0.0%	14.8%	0	0.0%	5.9%	\$0	0.0%	3.3%	0	0.0%	16.7%	\$0	0.0%	9.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	11.8%	\$0	0.0%	7.0%	0	0.0%	8.3%	\$0	0.0%	1.3%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC Anderson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count		Dollar		%	Count		Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
HOME PURCHASE	Low	3	12.5%	\$262	6.7%	19.6%	2	18.2%	12.9%	\$179	11.7%	7.4%	1	7.7%	10.2%	\$83	3.5%	5.6%	
	Moderate	8	33.3%	\$937	23.9%	18.0%	5	45.5%	26.4%	\$659	43.1%	20.1%	3	23.1%	27.0%	\$278	11.6%	19.8%	
	Middle	4	16.7%	\$579	14.7%	22.7%	0	0.0%	24.0%	\$0	0.0%	23.6%	4	30.8%	21.0%	\$579	24.1%	20.9%	
	Upper	9	37.5%	\$2,148	54.7%	39.7%	4	36.4%	29.5%	\$690	45.2%	41.8%	5	38.5%	29.7%	\$1,458	60.8%	42.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.2%	\$0	0.0%	7.0%	0	0.0%	12.1%	\$0	0.0%	10.8%	
	Total	24	100.0%	\$3,926	100.0%	100.0%	11	100.0%	100.0%	\$1,528	100.0%	100.0%	13	100.0%	100.0%	\$2,398	100.0%	100.0%	
REFINANCE	Low	5	7.6%	\$411	4.5%	19.6%	3	6.8%	4.8%	\$287	4.6%	2.5%	2	9.1%	5.1%	\$124	4.5%	2.4%	
	Moderate	13	19.7%	\$1,067	11.8%	18.0%	11	25.0%	13.1%	\$858	13.6%	8.6%	2	9.1%	12.9%	\$209	7.6%	8.6%	
	Middle	16	24.2%	\$1,759	19.4%	22.7%	7	15.9%	23.0%	\$930	14.8%	18.9%	9	40.9%	21.3%	\$829	30.1%	17.7%	
	Upper	32	48.5%	\$5,816	64.2%	39.7%	23	52.3%	44.7%	\$4,228	67.1%	55.3%	9	40.9%	42.7%	\$1,588	57.7%	54.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.4%	\$0	0.0%	14.7%	0	0.0%	18.0%	\$0	0.0%	16.6%	
	Total	66	100.0%	\$9,053	100.0%	100.0%	44	100.0%	100.0%	\$6,303	100.0%	100.0%	22	100.0%	100.0%	\$2,750	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	40.0%	\$10	23.3%	19.6%	1	50.0%	16.1%	\$4	33.3%	4.6%	1	33.3%	24.1%	\$6	19.4%	7.8%	
	Moderate	1	20.0%	\$8	18.6%	18.0%	1	50.0%	22.6%	\$8	66.7%	13.0%	0	0.0%	23.0%	\$0	0.0%	17.0%	
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	29.7%	\$0	0.0%	32.4%	0	0.0%	24.6%	\$0	0.0%	28.9%	
	Upper	2	40.0%	\$25	58.1%	39.7%	0	0.0%	26.5%	\$0	0.0%	41.9%	2	66.7%	23.6%	\$25	80.6%	38.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.2%	\$0	0.0%	8.1%	0	0.0%	4.7%	\$0	0.0%	8.3%	
	Total	5	100.0%	\$43	100.0%	100.0%	2	100.0%	100.0%	\$12	100.0%	100.0%	3	100.0%	100.0%	\$31	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	10	10.5%	\$683	5.2%	19.6%	6	10.5%	8.1%	\$470	6.0%	4.2%	4	10.5%	7.9%	\$213	4.1%	3.6%	
	Moderate	22	23.2%	\$2,012	15.5%	18.0%	17	29.8%	18.4%	\$1,525	19.4%	12.6%	5	13.2%	19.0%	\$487	9.4%	12.8%	
	Middle	20	21.1%	\$2,338	18.0%	22.7%	7	12.3%	23.6%	\$930	11.9%	20.6%	13	34.2%	21.3%	\$1,408	27.2%	18.7%	
	Upper	43	45.3%	\$7,989	61.4%	39.7%	27	47.4%	38.4%	\$4,918	62.7%	50.4%	16	42.1%	36.6%	\$3,071	59.3%	48.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.5%	\$0	0.0%	12.1%	0	0.0%	15.2%	\$0	0.0%	16.3%	
	Total	95	100.0%	\$13,022	100.0%	100.0%	57	100.0%	100.0%	\$7,843	100.0%	100.0%	38	100.0%	100.0%	\$5,179	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	21	31.3%	\$2,277	43.6%	90.5%	13	68.4%	36.1%	\$1,280	65.2%	50.8%	8	16.7%	42.7%	\$997	30.6%	40.3%
		Over \$1 Million	7	10.4%	\$1,969	37.7%	5.3%	4	21.1%					3	6.3%				
		Total Rev. available	28	41.7%	\$4,246	81.3%	95.8%	17	89.5%					11	23.0%				
		Rev. Not Known	39	58.2%	\$974	18.7%	4.2%	2	10.5%					37	77.1%				
		Total	67	100.0%	\$5,220	100.0%	100.0%	19	100.0%					48	100.0%				
	Loan Size	\$100,000 or Less	53	79.1%	\$1,202	23.0%		12	63.2%	88.8%	\$386	19.7%	26.6%	41	85.4%	90.3%	\$816	25.0%	27.1%
\$100,001 - \$250,000		8	11.9%	\$1,353	25.9%		4	21.1%	6.0%	\$688	35.1%	21.4%	4	8.3%	4.9%	\$665	20.4%	18.1%	
\$250,001 - \$1 Million		6	9.0%	\$2,665	51.1%		3	15.8%	5.2%	\$888	45.3%	52.0%	3	6.3%	4.7%	\$1,777	54.5%	54.8%	
Total		67	100.0%	\$5,220	100.0%		19	100.0%	100.0%	\$1,962	100.0%	100.0%	48	100.0%	100.0%	\$3,258	100.0%	100.0%	
Small Farm		Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	58.8%	\$0	0.0%	86.8%	0	0.0%	83.3%	\$0	0.0%
	Over \$1 Million		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	94.1%	\$0	0.0%	60.4%	0	0.0%	100.0%	\$0	0.0%	100.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.9%	\$0	0.0%	39.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: SC Charleston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	11	11.6	6,560	6.3	2,720	41.5	22,561	21.6	
Moderate-income	24	25.3	19,380	18.6	3,329	17.2	17,239	16.5	
Middle-income	33	34.7	42,572	40.8	4,081	9.6	20,652	19.8	
Upper-income	27	28.4	35,714	34.3	1,396	3.9	43,774	42.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	95	100.0	104,226	100.0	11,526	11.1	104,226	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	13,544	3,342	3.3	24.7	7,779	57.4	2,423	17.9	
Moderate-income	34,339	17,112	16.9	49.8	13,514	39.4	3,713	10.8	
Middle-income	69,081	41,647	41.1	60.3	22,562	32.7	4,872	7.1	
Upper-income	61,304	39,217	38.7	64.0	12,862	21.0	9,225	15.0	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	178,268	101,318	100.0	56.8	56,717	31.8	20,233	11.3	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	1,375	5.6	1,160	5.3	114	8.3	101	8.4	
Moderate-income	4,127	16.8	3,522	16.0	339	24.7	266	22.0	
Middle-income	9,483	38.6	8,548	38.9	495	36.1	440	36.4	
Upper-income	9,593	39.0	8,767	39.9	425	31.0	401	33.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	24,578	100.0	21,997	100.0	1,373	100.0	1,208	100.0	
Percentage of Total Businesses:				89.5		5.6		4.9	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	4	1.9	4	1.9	0	0.0	0	0.0	
Moderate-income	62	28.7	61	29.2	1	16.7	0	0.0	
Middle-income	76	35.2	73	34.9	3	50.0	0	0.0	
Upper-income	74	34.3	71	34.0	2	33.3	1	100.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	216	100.0	209	100.0	6	100.0	1	100.0	
Percentage of Total Farms:				96.8		2.8		.5	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Charleston

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$(000s)	\$ %	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	3	1.8%	\$646	1.4%	3.3%	2	2.3%	1.1%	\$577	2.4%	0.8%	1	1.3%	1.2%	\$69	0.3%	0.9%
	Moderate	8	4.8%	\$1,000	2.2%	16.9%	6	7.0%	7.2%	\$848	3.5%	5.2%	2	2.5%	7.0%	\$152	0.7%	4.9%
	Middle	58	35.2%	\$10,372	22.7%	41.1%	28	32.6%	46.3%	\$4,851	20.1%	34.6%	30	38.0%	45.2%	\$5,521	25.7%	34.8%
	Upper	96	58.2%	\$33,656	73.7%	38.7%	50	58.1%	45.4%	\$17,912	74.1%	59.3%	46	58.2%	46.6%	\$15,744	73.3%	59.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	165	100.0%	\$45,674	100.0%	100.0%	86	100.0%	100.0%	\$24,188	100.0%	100.0%	79	100.0%	100.0%	\$21,486	100.0%	100.0%
REFINANCE	Low	4	1.4%	\$1,466	1.9%	3.3%	2	1.4%	1.1%	\$673	1.6%	1.0%	2	1.4%	1.3%	\$793	2.1%	1.1%
	Moderate	18	6.2%	\$5,461	6.9%	16.9%	8	5.4%	6.6%	\$2,516	6.0%	5.0%	10	6.9%	6.7%	\$2,945	8.0%	4.8%
	Middle	72	24.7%	\$10,567	13.4%	41.1%	35	23.6%	36.9%	\$5,122	12.3%	28.6%	37	25.7%	36.9%	\$5,445	14.7%	27.7%
	Upper	198	67.8%	\$61,295	77.8%	38.7%	103	69.6%	55.4%	\$33,475	80.1%	65.3%	95	66.0%	55.1%	\$27,820	75.2%	66.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	292	100.0%	\$78,789	100.0%	100.0%	148	100.0%	100.0%	\$41,786	100.0%	100.0%	144	100.0%	100.0%	\$37,003	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.3%	0	0.0%	1.8%	\$0	0.0%	1.4%	0	0.0%	2.3%	\$0	0.0%	1.9%
	Moderate	1	12.5%	\$5	3.8%	16.9%	0	0.0%	16.6%	\$0	0.0%	7.6%	1	20.0%	15.6%	\$5	9.3%	6.8%
	Middle	3	37.5%	\$27	20.6%	41.1%	0	0.0%	43.6%	\$0	0.0%	30.0%	3	60.0%	41.8%	\$27	50.0%	23.6%
	Upper	4	50.0%	\$99	75.6%	38.7%	3	100.0%	37.9%	\$77	100.0%	61.0%	1	20.0%	40.2%	\$22	40.7%	67.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$131	100.0%	100.0%	3	100.0%	100.0%	\$77	100.0%	100.0%	5	100.0%	100.0%	\$54	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	10.3%	0	0.0%	12.5%	\$0	0.0%	2.2%	0	0.0%	10.0%	\$0	0.0%	3.7%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	12.5%	\$0	0.0%	2.4%	0	0.0%	20.0%	\$0	0.0%	1.1%
	Middle	0	0.0%	\$0	0.0%	42.9%	0	0.0%	50.0%	\$0	0.0%	58.6%	0	0.0%	45.0%	\$0	0.0%	55.2%
	Upper	0	0.0%	\$0	0.0%	29.3%	0	0.0%	25.0%	\$0	0.0%	36.8%	0	0.0%	25.0%	\$0	0.0%	40.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	7	1.5%	\$2,112	1.7%	3.3%	4	1.7%	1.1%	\$1,250	1.9%	0.9%	3	1.3%	1.3%	\$862	1.5%	1.1%
	Moderate	27	5.8%	\$6,466	5.2%	16.9%	14	5.9%	7.1%	\$3,364	5.1%	5.1%	13	5.7%	7.0%	\$3,102	5.3%	4.7%
	Middle	133	28.6%	\$20,966	16.8%	41.1%	63	26.6%	41.1%	\$9,973	15.1%	31.3%	70	30.7%	40.9%	\$10,993	18.8%	31.8%
	Upper	298	64.1%	\$95,050	76.3%	38.7%	156	65.8%	50.7%	\$51,464	77.9%	62.7%	142	62.3%	50.8%	\$43,586	74.5%	62.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	465	100.0%	\$124,594	100.0%	100.0%	237	100.0%	100.0%	\$66,051	100.0%	100.0%	228	100.0%	100.0%	\$58,543	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	13	4.8%	\$4,598	10.0%	5.3%	4	4.9%	4.7%	\$1,447	7.6%	6.8%	9	4.8%	5.0%	\$3,151	11.7%	6.8%
	Moderate	28	10.4%	\$3,031	6.6%	16.0%	10	12.3%	13.2%	\$1,061	5.6%	17.0%	18	9.6%	13.0%	\$1,970	7.3%	18.0%
	Middle	72	26.8%	\$11,010	24.0%	38.9%	21	25.9%	35.5%	\$4,430	23.3%	32.4%	51	27.1%	35.5%	\$6,580	24.5%	31.2%
	Upper	156	58.0%	\$27,228	59.4%	39.9%	46	56.8%	43.7%	\$12,100	63.6%	42.7%	110	58.5%	45.3%	\$15,128	56.4%	42.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.8%	\$0	0.0%	1.1%	0	0.0%	1.2%	\$0	0.0%	1.1%
Total	269	100.0%	\$45,867	100.0%	100.0%	81	100.0%	100.0%	\$19,038	100.0%	100.0%	188	100.0%	100.0%	\$26,829	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	100.0%	\$1,084	100.0%	29.2%	2	100.0%	36.4%	\$531	100.0%	72.4%	2	100.0%	51.2%	\$553	100.0%	71.3%
	Middle	0	0.0%	\$0	0.0%	34.9%	0	0.0%	42.4%	\$0	0.0%	5.2%	0	0.0%	20.9%	\$0	0.0%	9.0%
	Upper	0	0.0%	\$0	0.0%	34.0%	0	0.0%	12.1%	\$0	0.0%	4.2%	0	0.0%	27.9%	\$0	0.0%	19.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	9.1%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	4	100.0%	\$1,084	100.0%	100.0%	2	100.0%	100.0%	\$531	100.0%	100.0%	2	100.0%	100.0%	\$553	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC Charleston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010					2011								
		Count		Dollar		%	Count		Dollar			Count		Dollar					
		#	%	\$(000s)	\$ %		Bank	Agg	Bank	Agg	\$ %	Bank	Agg	Bank	Agg	\$ %			
HOME PURCHASE	Low	7	4.2%	\$895	2.0%	21.6%	4	4.7%	6.7%	\$591	2.4%	3.1%	3	3.8%	5.9%	\$304	1.4%	2.5%	
	Moderate	28	17.0%	\$3,820	8.4%	16.5%	17	19.8%	19.7%	\$2,433	10.1%	12.5%	11	13.9%	18.8%	\$1,387	6.5%	11.7%	
	Middle	25	15.2%	\$4,390	9.6%	19.8%	15	17.4%	21.8%	\$2,682	11.1%	17.7%	10	12.7%	21.1%	\$1,708	7.9%	17.0%	
	Upper	104	63.0%	\$36,546	80.0%	42.0%	49	57.0%	39.9%	\$18,459	76.3%	55.7%	55	69.6%	42.4%	\$18,087	84.2%	58.0%	
	Unknown	1	0.6%	\$23	0.1%	0.0%	1	1.2%	11.9%	\$23	0.1%	11.0%	0	0.0%	11.7%	\$0	0.0%	10.7%	
	Total	165	100.0%	\$45,674	100.0%	100.0%	86	100.0%	100.0%	\$24,188	100.0%	100.0%	79	100.0%	100.0%	\$21,486	100.0%	100.0%	
REFINANCE	Low	11	3.8%	\$1,162	1.5%	21.6%	7	4.7%	3.7%	\$585	1.4%	1.6%	4	2.8%	3.7%	\$577	1.6%	1.7%	
	Moderate	20	6.8%	\$2,051	2.6%	16.5%	13	8.8%	10.9%	\$1,398	3.3%	6.2%	7	4.9%	9.6%	\$653	1.8%	5.2%	
	Middle	41	14.0%	\$5,063	6.4%	19.8%	21	14.2%	17.7%	\$2,701	6.5%	12.6%	20	13.9%	16.6%	\$2,362	6.4%	11.3%	
	Upper	217	74.3%	\$70,077	88.9%	42.0%	106	71.6%	49.7%	\$37,058	88.7%	63.1%	111	77.1%	49.3%	\$33,019	89.2%	63.8%	
	Unknown	3	1.0%	\$436	0.6%	0.0%	1	0.7%	18.0%	\$44	0.1%	16.5%	2	1.4%	20.7%	\$392	1.1%	18.0%	
	Total	292	100.0%	\$78,789	100.0%	100.0%	148	100.0%	100.0%	\$41,786	100.0%	100.0%	144	100.0%	100.0%	\$37,003	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	12.5%	\$5	3.8%	21.6%	0	0.0%	13.6%	\$0	0.0%	3.5%	1	20.0%	12.9%	\$5	9.3%	3.5%	
	Moderate	1	12.5%	\$7	5.3%	16.5%	0	0.0%	18.9%	\$0	0.0%	8.8%	1	20.0%	19.8%	\$7	13.0%	7.9%	
	Middle	1	12.5%	\$8	6.1%	19.8%	0	0.0%	23.6%	\$0	0.0%	18.7%	1	20.0%	24.1%	\$8	14.8%	16.6%	
	Upper	5	62.5%	\$111	84.7%	42.0%	3	100.0%	39.3%	\$77	100.0%	56.8%	2	40.0%	38.4%	\$34	63.0%	64.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.6%	\$0	0.0%	12.2%	0	0.0%	4.8%	\$0	0.0%	7.5%	
	Total	8	100.0%	\$131	100.0%	100.0%	3	100.0%	100.0%	\$77	100.0%	100.0%	5	100.0%	100.0%	\$54	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	19	4.1%	\$2,062	1.7%	21.6%	11	4.6%	5.2%	\$1,176	1.8%	2.2%	8	3.5%	4.9%	\$886	1.5%	2.0%	
	Moderate	49	10.5%	\$5,878	4.7%	16.5%	30	12.7%	14.8%	\$3,831	5.8%	8.8%	19	8.3%	14.1%	\$2,047	3.5%	7.8%	
	Middle	67	14.4%	\$9,461	7.6%	19.8%	36	15.2%	19.6%	\$5,383	8.1%	14.7%	31	13.6%	18.9%	\$4,078	7.0%	13.3%	
	Upper	326	70.1%	\$106,734	85.7%	42.0%	158	66.7%	45.3%	\$55,594	84.2%	59.7%	168	73.7%	45.8%	\$51,140	87.4%	58.6%	
	Unknown	4	0.9%	\$459	0.4%	0.0%	2	0.8%	15.2%	\$67	0.1%	14.6%	2	0.9%	16.3%	\$392	0.7%	18.4%	
	Total	465	100.0%	\$124,594	100.0%	100.0%	237	100.0%	100.0%	\$66,051	100.0%	100.0%	228	100.0%	100.0%	\$58,543	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	106	39.4%	\$23,218	50.6%	89.5%	47	58.0%	31.8%	\$9,962	52.3%	51.2%	59	31.4%	44.9%	\$13,256	49.4%	47.0%
		Over \$1 Million	65	24.2%	\$19,516	42.5%	5.6%	26	32.1%					39	20.7%				
		Total Rev. available	171	63.6%	\$42,734	93.1%	95.1%	73	90.1%					98	52.1%				
		Rev. Not Known	98	36.4%	\$3,133	6.8%	4.9%	8	9.9%					90	47.9%				
	Total	269	100.0%	\$45,867	100.0%	100.0%	81	100.0%	100.0%				188	100.0%	100.0%				
Loan Size	\$100,000 or Less	173	64.3%	\$5,039	11.0%		42	51.9%	90.4%	\$1,561	8.2%	24.5%	131	69.7%	89.9%	\$3,478	13.0%	25.4%	
	\$100,001 - \$250,000	33	12.3%	\$5,883	12.8%		12	14.8%	4.6%	\$2,090	11.0%	18.1%	21	11.2%	4.7%	\$3,793	14.1%	17.1%	
	\$250,001 - \$1 Million	63	23.4%	\$34,945	76.2%		27	33.3%	5.0%	\$15,387	80.8%	57.4%	36	19.1%	5.5%	\$19,558	72.9%	57.5%	
	Total	269	100.0%	\$45,867	100.0%	100.0%	81	100.0%	100.0%	\$19,038	100.0%	100.0%	188	100.0%	100.0%	\$26,829	100.0%	100.0%	
	Small Farm	Revenue	Total Farms																
\$1 Million or Less			0	0.0%	\$0	0.0%	96.8%	0	0.0%	72.7%	\$0	0.0%	41.4%	0	0.0%	81.4%	\$0	0.0%	61.8%
Over \$1 Million			3	75.0%	\$934	86.2%	2.8%	2	100.0%					1	50.0%				
Not Known			1	25.0%	\$150	13.8%	0.5%	0	0.0%					1	50.0%				
Total			4	100.0%	\$1,084	100.0%	100.0%	2	100.0%	100.0%				2	100.0%	100.0%			
Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	72.7%	\$0	0.0%	12.9%	0	0.0%	69.8%	\$0	0.0%	22.2%
	\$100,001 - \$250,000	2	50.0%	\$400	36.9%		1	50.0%	18.2%	\$250	47.1%	52.5%	1	50.0%	18.6%	\$150	27.1%	36.6%	
	\$250,001 - \$500,000	2	50.0%	\$684	63.1%		1	50.0%	9.1%	\$281	52.9%	34.6%	1	50.0%	11.6%	\$403	72.9%	41.2%	
	Total	4	100.0%	\$1,084	100.0%	100.0%	2	100.0%	100.0%	\$531	100.0%	100.0%	2	100.0%	100.0%	\$553	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: SC Greenville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	5.6	2,559	2.5	764	29.9	19,046	18.5
Moderate-income	24	26.7	19,372	18.9	3,077	15.9	17,733	17.3
Middle-income	38	42.2	47,337	46.1	3,259	6.9	21,258	20.7
Upper-income	23	25.6	33,408	32.5	1,058	3.2	44,639	43.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	90	100.0	102,676	100.0	8,158	7.9	102,676	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,992	1,653	1.6	33.1	2,523	50.5	816	16.3
Moderate-income	33,386	16,569	16.2	49.6	13,369	40.0	3,448	10.3
Middle-income	75,539	48,149	47.2	63.7	21,604	28.6	5,786	7.7
Upper-income	48,886	35,600	34.9	72.8	10,089	20.6	3,197	6.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	162,803	101,971	100.0	62.6	47,585	29.2	13,247	8.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	819	3.9	652	3.5	108	8.0	59	5.5
Moderate-income	3,241	15.5	2,813	15.3	218	16.1	210	19.6
Middle-income	9,307	44.6	8,257	44.8	588	43.3	462	43.2
Upper-income	7,503	36.0	6,721	36.4	444	32.7	338	31.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	20,870	100.0	18,443	100.0	1,358	100.0	1,069	100.0
Percentage of Total Businesses:				88.4		6.5		5.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	1.9	3	2.0	0	0.0	0	0.0
Moderate-income	3	1.9	3	2.0	0	0.0	0	0.0
Middle-income	115	74.2	113	74.3	1	50.0	1	100.0
Upper-income	34	21.9	33	21.7	1	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	155	100.0	152	100.0	2	100.0	1	100.0
Percentage of Total Farms:				98.1		1.3		.6

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Greenville

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	3	2.6%	\$330	1.6%	1.6%	2	3.1%	1.3%	\$225	2.0%	1.4%	1	2.0%	0.8%	\$105	1.2%	0.6%
	Moderate	8	7.0%	\$1,152	5.6%	16.2%	4	6.2%	7.6%	\$784	6.9%	4.2%	4	8.0%	6.1%	\$368	4.0%	3.6%
	Middle	46	40.0%	\$7,389	36.0%	47.2%	25	38.5%	44.5%	\$3,971	34.8%	40.1%	21	42.0%	46.3%	\$3,418	37.5%	41.3%
	Upper	58	50.4%	\$11,662	56.8%	34.9%	34	52.3%	46.5%	\$6,443	56.4%	54.3%	24	48.0%	46.8%	\$5,219	57.3%	54.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	115	100.0%	\$20,533	100.0%	100.0%	65	100.0%	100.0%	\$11,423	100.0%	100.0%	50	100.0%	100.0%	\$9,110	100.0%	100.0%
REFINANCE	Low	3	1.4%	\$420	1.1%	1.6%	2	1.3%	0.7%	\$220	0.8%	0.8%	1	1.5%	0.7%	\$200	1.7%	0.9%
	Moderate	11	5.0%	\$944	2.4%	16.2%	9	5.9%	4.6%	\$791	2.8%	2.6%	2	2.9%	4.3%	\$153	1.3%	2.2%
	Middle	98	44.3%	\$18,831	47.9%	47.2%	66	43.1%	40.3%	\$13,006	46.7%	36.2%	32	47.1%	40.4%	\$5,825	50.9%	34.8%
	Upper	109	49.3%	\$19,102	48.6%	34.9%	76	49.7%	54.4%	\$13,833	49.7%	60.4%	33	48.5%	54.6%	\$5,269	46.0%	62.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	221	100.0%	\$39,297	100.0%	100.0%	153	100.0%	100.0%	\$27,850	100.0%	100.0%	68	100.0%	100.0%	\$11,447	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.5%	\$0	0.0%	0.1%	0	0.0%	1.9%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	8.5%	\$0	0.0%	4.5%	0	0.0%	10.0%	\$0	0.0%	3.3%
	Middle	5	83.3%	\$49	90.7%	47.2%	3	75.0%	47.9%	\$18	78.3%	37.5%	2	100.0%	48.2%	\$31	100.0%	41.2%
	Upper	1	16.7%	\$5	9.3%	34.9%	1	25.0%	43.0%	\$5	21.7%	57.9%	0	0.0%	39.8%	\$0	0.0%	54.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$54	100.0%	100.0%	4	100.0%	100.0%	\$23	100.0%	100.0%	2	100.0%	100.0%	\$31	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	16.7%	\$0	0.0%	8.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	33.3%	\$0	0.0%	10.8%	0	0.0%	30.0%	\$0	0.0%	7.7%
	Middle	0	0.0%	\$0	0.0%	48.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	40.0%	\$0	0.0%	21.2%
	Upper	0	0.0%	\$0	0.0%	29.1%	0	0.0%	50.0%	\$0	0.0%	80.7%	0	0.0%	30.0%	\$0	0.0%	71.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	1.8%	\$750	1.3%	1.6%	4	1.8%	0.9%	\$445	1.1%	1.0%	2	1.7%	0.7%	\$305	1.5%	0.8%
	Moderate	19	5.6%	\$2,096	3.5%	16.2%	13	5.9%	5.8%	\$1,575	4.0%	3.3%	6	5.0%	5.2%	\$521	2.5%	2.9%
	Middle	149	43.6%	\$26,269	43.9%	47.2%	94	42.3%	42.1%	\$16,995	43.2%	37.3%	55	45.8%	43.0%	\$9,274	45.0%	37.2%
	Upper	168	49.1%	\$30,769	51.4%	34.9%	111	50.0%	51.2%	\$20,281	51.6%	58.4%	57	47.5%	51.1%	\$10,488	50.9%	59.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	342	100.0%	\$59,884	100.0%	100.0%	222	100.0%	100.0%	\$39,296	100.0%	100.0%	120	100.0%	100.0%	\$20,588	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	14	8.6%	\$3,717	16.7%	3.5%	7	14.6%	3.8%	\$2,657	20.0%	5.2%	7	6.1%	3.8%	\$1,060	11.8%	5.0%
	Moderate	17	10.5%	\$2,949	13.2%	15.3%	4	8.3%	9.9%	\$826	6.2%	10.8%	13	11.4%	10.5%	\$2,123	23.6%	13.7%
	Middle	64	39.5%	\$7,615	34.2%	44.8%	19	39.6%	41.5%	\$4,959	37.4%	43.1%	45	39.5%	42.2%	\$2,656	29.5%	41.3%
	Upper	67	41.4%	\$7,990	35.9%	36.4%	18	37.5%	41.8%	\$4,825	36.4%	39.8%	49	43.0%	41.5%	\$3,165	35.2%	39.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	1.1%	0	0.0%	2.0%	\$0	0.0%	0.6%
Total	162	100.0%	\$22,271	100.0%	100.0%	48	100.0%	100.0%	\$13,267	100.0%	100.0%	114	100.0%	100.0%	\$9,004	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	6.7%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.0%	0	0.0%	13.3%	\$0	0.0%	0.7%	0	0.0%	7.1%	\$0	0.0%	10.6%
	Middle	1	50.0%	\$29	20.6%	74.3%	0	0.0%	46.7%	\$0	0.0%	57.2%	1	100.0%	57.1%	\$29	100.0%	64.6%
	Upper	1	50.0%	\$112	79.4%	21.7%	1	100.0%	33.3%	\$112	100.0%	42.0%	0	0.0%	35.7%	\$0	0.0%	24.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	2	100.0%	\$141	100.0%	100.0%	1	100.0%	100.0%	\$112	100.0%	100.0%	1	100.0%	100.0%	\$29	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC Greenville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income	2010		2011												
		Count	Dollar		Bank	Agg	Count	Dollar	Count	Dollar	Agg								
				#								%	\$ (000s)	%	%	%	#	%	%
HOME PURCHASE	Low	8	7.0%	\$704	3.4%	18.5%	4	6.2%	9.7%	\$339	3.0%	5.2%	4	8.0%	9.6%	\$365	4.0%	5.3%	
	Moderate	28	24.3%	\$2,968	14.5%	17.3%	17	26.2%	24.1%	\$1,859	16.3%	17.2%	11	22.0%	21.4%	\$1,109	12.2%	15.3%	
	Middle	25	21.7%	\$3,298	16.1%	20.7%	14	21.5%	22.2%	\$1,918	16.8%	20.3%	11	22.0%	21.3%	\$1,380	15.1%	19.5%	
	Upper	54	47.0%	\$13,563	66.1%	43.5%	30	46.2%	34.3%	\$7,307	64.0%	48.6%	24	48.0%	35.7%	\$6,256	68.7%	49.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.6%	\$0	0.0%	8.7%	0	0.0%	12.0%	\$0	0.0%	10.7%	
	Total	115	100.0%	\$20,533	100.0%	100.0%	65	100.0%	100.0%	\$11,423	100.0%	100.0%	50	100.0%	100.0%	\$9,110	100.0%	100.0%	
REFINANCE	Low	10	4.5%	\$782	2.0%	18.5%	5	3.3%	3.8%	\$538	1.9%	1.8%	5	7.4%	4.8%	\$244	2.1%	2.3%	
	Moderate	37	16.7%	\$3,495	8.9%	17.3%	24	15.7%	13.0%	\$2,034	7.3%	8.0%	13	19.1%	12.2%	\$1,461	12.8%	7.6%	
	Middle	50	22.6%	\$6,192	15.8%	20.7%	35	22.9%	19.0%	\$4,418	15.9%	14.8%	15	22.1%	16.8%	\$1,774	15.5%	13.0%	
	Upper	119	53.8%	\$28,153	71.6%	43.5%	87	56.9%	48.8%	\$20,515	73.7%	60.4%	32	47.1%	47.1%	\$7,638	66.7%	59.5%	
	Unknown	5	2.3%	\$675	1.7%	0.0%	2	1.3%	15.4%	\$345	1.2%	15.0%	3	4.4%	19.1%	\$330	2.9%	17.5%	
	Total	221	100.0%	\$39,297	100.0%	100.0%	153	100.0%	100.0%	\$27,850	100.0%	100.0%	68	100.0%	100.0%	\$11,447	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.5%	0	0.0%	11.6%	\$0	0.0%	4.4%	0	0.0%	13.1%	\$0	0.0%	4.9%	
	Moderate	2	33.3%	\$9	16.7%	17.3%	2	50.0%	20.6%	\$9	39.1%	8.8%	0	0.0%	18.4%	\$0	0.0%	7.6%	
	Middle	1	16.7%	\$5	9.3%	20.7%	0	0.0%	18.0%	\$0	0.0%	14.3%	1	50.0%	18.9%	\$5	16.1%	10.3%	
	Upper	2	33.3%	\$31	57.4%	43.5%	1	25.0%	44.3%	\$5	21.7%	65.6%	1	50.0%	44.0%	\$26	83.9%	61.2%	
	Unknown	1	16.7%	\$9	16.7%	0.0%	1	250.0%	5.4%	\$9	391.0%	6.9%	0	0.0%	5.6%	\$0	0.0%	16.0%	
	Total	6	100.0%	\$54	100.0%	100.0%	4	100.0%	100.0%	\$23	100.0%	100.0%	2	100.0%	100.0%	\$31	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	18	5.3%	\$1,486	2.5%	18.5%	9	4.1%	6.2%	\$877	2.2%	3.0%	9	7.5%	6.9%	\$609	3.0%	3.5%	
	Moderate	67	19.6%	\$6,472	10.8%	17.3%	43	19.4%	17.3%	\$3,902	9.9%	11.3%	24	20.0%	16.1%	\$2,570	12.5%	10.5%	
	Middle	76	22.2%	\$9,495	15.9%	20.7%	49	22.1%	20.2%	\$6,336	16.1%	16.7%	27	22.5%	18.7%	\$3,159	15.3%	15.3%	
	Upper	175	51.2%	\$41,747	69.7%	43.5%	118	53.2%	43.2%	\$27,827	70.8%	55.8%	57	47.5%	42.3%	\$13,920	67.6%	54.5%	
	Unknown	6	1.8%	\$684	1.1%	0.0%	3	1.4%	13.1%	\$354	0.9%	13.2%	3	2.5%	15.9%	\$330	1.6%	16.3%	
	Total	342	100.0%	\$59,884	100.0%	100.0%	222	100.0%	100.0%	\$39,296	100.0%	100.0%	120	100.0%	100.0%	\$20,588	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	34	21.0%	\$5,659	25.4%	88.4%	17	35.4%	36.4%	\$3,020	22.8%	47.4%	17	14.9%	43.2%	\$2,639	29.3%	44.2%
		Over \$1 Million	43	26.5%	\$14,674	65.9%	6.5%	26	54.2%					17	14.9%				
		Total Rev. available	77	47.5%	\$20,333	91.3%	94.9%	43	89.6%					34	29.8%				
		Rev. Not Known	85	52.5%	\$1,938	8.7%	5.1%	5	10.4%					80	70.2%				
	Total	162	100.0%	\$22,271	100.0%	100.0%	48	100.0%	100.0%				114	100.0%	100.0%				
Loan Size	\$100,000 or Less	117	72.2%	\$2,695	12.1%		21	43.8%	88.3%	\$836	6.3%	25.9%	96	84.2%	89.3%	\$1,859	20.6%	24.9%	
	\$100,001 - \$250,000	13	8.0%	\$2,288	10.3%		5	10.4%	6.0%	\$734	5.5%	20.2%	8	7.0%	4.8%	\$1,554	17.3%	16.0%	
	\$250,001 - \$1 Million	32	19.8%	\$17,288	77.6%		22	45.8%	5.7%	\$11,697	88.2%	53.9%	10	8.8%	5.8%	\$5,591	62.1%	59.0%	
	Total	162	100.0%	\$22,271	100.0%		48	100.0%	100.0%	\$13,267	100.0%	100.0%	114	100.0%	100.0%	\$9,004	100.0%	100.0%	
	Total Farms																		
Small Farm	Revenue	\$1 Million or Less	1	50.0%	\$112	79.4%	98.1%	1	100.0%	80.0%	\$112	100.0%	97.7%	0	0.0%	50.0%	\$0	0.0%	29.0%
		Over \$1 Million	1	50.0%	\$29	20.6%	1.3%	0	0.0%					1	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%					0	0.0%				
		Total	2	100.0%	\$141	100.0%	100.0%	1	100.0%					1	100.0%				
	Loan Size	\$100,000 or Less	1	50.0%	\$29	20.6%		0	0.0%	80.0%	\$0	0.0%	12.2%	1	100.0%	92.9%	\$29	100.0%	49.7%
		\$100,001 - \$250,000	1	50.0%	\$112	79.4%		1	100.0%	13.3%	\$112	100.0%	35.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	6.7%	\$0	0.0%	52.3%	0	0.0%	7.1%	\$0	0.0%	50.3%	
Total		2	100.0%	\$141	100.0%		1	100.0%	100.0%	\$112	100.0%	100.0%	1	100.0%	100.0%	\$29	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: SC McCormick-Barnwell

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	2,453	26.9	
Moderate-income	1	12.5	1,253	13.7	295	23.5	1,463	16.0	
Middle-income	6	75.0	7,172	78.6	1,189	16.6	1,752	19.2	
Upper-income	1	12.5	705	7.7	76	10.8	3,462	37.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	8	100.0	9,130	100.0	1,560	17.1	9,130	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	2,017	1,281	13.2	63.5	432	21.4	304	15.1	
Middle-income	11,425	7,605	78.4	66.6	2,352	20.6	1,468	12.8	
Upper-income	1,208	809	8.3	67.0	100	8.3	299	24.8	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	14,650	9,695	100.0	66.2	2,884	19.7	2,071	14.1	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	130	12.0	120	12.3	6	13.3	4	6.8	
Middle-income	880	81.6	795	81.5	34	75.6	51	86.4	
Upper-income	69	6.4	60	6.2	5	11.1	4	6.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	1,079	100.0	975	100.0	45	100.0	59	100.0	
Percentage of Total Businesses:				90.4		4.2		5.5	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	12	21.8	12	22.2	0	0.0	0	0.0	
Middle-income	41	74.5	41	75.9	0	0.0	0	0.0	
Upper-income	2	3.6	1	1.9	1	100.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	55	100.0	54	100.0	1	100.0	0	.0	
Percentage of Total Farms:				98.2		1.8		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC McCormick-Barnwell

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	10.0%	\$191	17.8%	13.2%	0	0.0%	7.1%	\$0	0.0%	5.1%	1	14.3%	6.3%	\$191	25.0%	5.0%
	Middle	9	90.0%	\$881	82.2%	78.4%	3	100.0%	81.9%	\$309	100.0%	82.2%	6	85.7%	78.3%	\$572	75.0%	74.6%
	Upper	0	0.0%	\$0	0.0%	8.3%	0	0.0%	10.3%	\$0	0.0%	12.5%	0	0.0%	13.3%	\$0	0.0%	18.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.3%	0	0.0%	2.1%	\$0	0.0%	2.1%
	Total	10	100.0%	\$1,072	100.0%	100.0%	3	100.0%	100.0%	\$309	100.0%	100.0%	7	100.0%	100.0%	\$763	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	5.9%	\$487	5.6%	13.2%	2	5.3%	4.7%	\$251	4.9%	3.0%	2	6.7%	3.3%	\$236	6.4%	2.9%
	Middle	58	85.3%	\$7,002	79.8%	78.4%	33	86.8%	73.6%	\$4,385	85.7%	68.8%	25	83.3%	66.4%	\$2,617	71.5%	63.8%
	Upper	6	8.8%	\$1,285	14.6%	8.3%	3	7.9%	21.4%	\$478	9.3%	27.6%	3	10.0%	28.3%	\$807	22.0%	32.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.5%	0	0.0%	2.0%	\$0	0.0%	0.5%
	Total	68	100.0%	\$8,774	100.0%	100.0%	38	100.0%	100.0%	\$5,114	100.0%	100.0%	30	100.0%	100.0%	\$3,660	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.2%	0	0.0%	3.7%	\$0	0.0%	1.2%	0	0.0%	13.3%	\$0	0.0%	12.6%
	Middle	18	94.7%	\$124	97.6%	78.4%	10	90.9%	81.5%	\$77	96.3%	58.9%	8	100.0%	80.0%	\$47	100.0%	78.6%
	Upper	1	5.3%	\$3	2.4%	8.3%	1	9.1%	14.8%	\$3	3.8%	39.9%	0	0.0%	6.7%	\$0	0.0%	8.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$127	100.0%	100.0%	11	100.0%	100.0%	\$80	100.0%	100.0%	8	100.0%	100.0%	\$47	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	97.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	5.2%	\$678	6.8%	13.2%	2	3.8%	5.3%	\$251	4.6%	3.5%	3	6.7%	5.1%	\$427	9.6%	3.6%
	Middle	85	87.6%	\$8,007	80.3%	78.4%	46	88.5%	76.4%	\$4,771	86.7%	72.0%	39	86.7%	71.1%	\$3,236	72.4%	67.0%
	Upper	7	7.2%	\$1,288	12.9%	8.3%	4	7.7%	17.9%	\$481	8.7%	24.0%	3	6.7%	22.0%	\$807	18.1%	28.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.5%	0	0.0%	1.8%	\$0	0.0%	0.9%
	Total	97	100.0%	\$9,973	100.0%	100.0%	52	100.0%	100.0%	\$5,503	100.0%	100.0%	45	100.0%	100.0%	\$4,470	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	3.9%	\$424	8.1%	12.3%	1	7.7%	11.4%	\$349	11.2%	8.1%	1	2.6%	11.3%	\$75	3.5%	4.5%
	Middle	46	90.2%	\$4,702	90.0%	81.5%	12	92.3%	71.9%	\$2,754	88.8%	88.2%	34	89.5%	78.7%	\$1,948	91.8%	91.4%
	Upper	2	3.9%	\$90	1.7%	6.2%	0	0.0%	8.1%	\$0	0.0%	2.0%	2	5.3%	5.9%	\$90	4.2%	3.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	1	2.0%	\$8	0.2%		0	0.0%	8.6%	\$0	0.0%	1.7%	1	2.6%	4.1%	\$8	0.4%	0.9%	
Total	51	100.0%	\$5,224	100.0%	100.0%	13	100.0%	100.0%	\$3,103	100.0%	100.0%	38	100.0%	100.0%	\$2,121	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	22.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$10	100.0%	75.9%	0	0.0%	95.8%	\$0	0.0%	99.9%	1	100.0%	100.0%	\$10	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.2%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	1	100.0%	\$10	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: SC McCormick-Barnwell

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count		Dollar		#	Count		Dollar		Count		Dollar						
		#	%	\$(000s)	%		%	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Agg			
HOME PURCHASE	Low	1	10.0%	\$60	5.6%	26.9%	0	0.0%	3.2%	\$0	0.0%	1.7%	1	14.3%	3.5%	\$60	7.9%	1.3%	
	Moderate	2	20.0%	\$150	14.0%	16.0%	1	33.3%	27.1%	\$41	13.3%	16.7%	1	14.3%	23.8%	\$109	14.3%	17.1%	
	Middle	2	20.0%	\$268	25.0%	19.2%	2	66.7%	32.9%	\$268	86.7%	35.1%	0	0.0%	21.7%	\$0	0.0%	19.6%	
	Upper	5	50.0%	\$594	55.4%	37.9%	0	0.0%	32.3%	\$0	0.0%	41.7%	5	71.4%	42.0%	\$594	77.9%	54.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.5%	\$0	0.0%	4.8%	0	0.0%	9.1%	\$0	0.0%	7.9%	
	Total	10	100.0%	\$1,072	100.0%	100.0%	3	100.0%	100.0%	\$309	100.0%	100.0%	7	100.0%	100.0%	\$763	100.0%	100.0%	
REFINANCE	Low	4	5.9%	\$128	1.5%	26.9%	2	5.3%	3.8%	\$84	1.6%	1.7%	2	6.7%	3.9%	\$44	1.2%	2.6%	
	Moderate	12	17.6%	\$1,057	12.0%	16.0%	8	21.1%	12.9%	\$622	12.2%	8.1%	4	13.3%	10.1%	\$435	11.9%	6.3%	
	Middle	19	27.9%	\$2,618	29.8%	19.2%	11	28.9%	19.0%	\$1,722	33.7%	17.4%	8	26.7%	17.3%	\$896	24.5%	11.7%	
	Upper	32	47.1%	\$4,790	54.6%	37.9%	16	42.1%	51.4%	\$2,505	49.0%	58.9%	16	53.3%	53.4%	\$2,285	62.4%	61.2%	
	Unknown	1	1.5%	\$181	2.1%	0.0%	1	2.6%	12.9%	\$181	3.5%	13.9%	0	0.0%	15.3%	\$0	0.0%	18.2%	
	Total	68	100.0%	\$8,774	100.0%	100.0%	38	100.0%	100.0%	\$5,114	100.0%	100.0%	30	100.0%	100.0%	\$3,660	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	21.1%	\$14	11.0%	26.9%	2	18.2%	14.8%	\$8	10.0%	4.9%	2	25.0%	15.6%	\$6	12.8%	11.0%	
	Moderate	3	15.8%	\$17	13.4%	16.0%	3	27.3%	22.2%	\$17	21.3%	10.2%	0	0.0%	17.8%	\$0	0.0%	19.5%	
	Middle	7	36.8%	\$51	40.2%	19.2%	4	36.4%	18.5%	\$32	40.0%	4.8%	3	37.5%	24.4%	\$19	40.4%	10.5%	
	Upper	5	26.3%	\$45	35.4%	37.9%	2	18.2%	44.4%	\$23	28.8%	80.0%	3	37.5%	40.0%	\$22	46.8%	58.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.2%	\$0	0.0%	0.9%	
	Total	19	100.0%	\$127	100.0%	100.0%	11	100.0%	100.0%	\$80	100.0%	100.0%	8	100.0%	100.0%	\$47	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	26.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	37.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	9	9.3%	\$202	2.0%	26.9%	4	7.7%	4.2%	\$92	1.7%	1.8%	5	11.1%	4.8%	\$110	2.5%	2.4%	
	Moderate	17	17.5%	\$1,224	12.3%	16.0%	12	23.1%	17.4%	\$680	12.4%	10.3%	5	11.1%	14.7%	\$544	12.2%	9.4%	
	Middle	28	28.9%	\$2,937	29.4%	19.2%	17	32.7%	22.9%	\$2,022	36.7%	21.6%	11	24.4%	19.2%	\$915	20.5%	13.7%	
	Upper	42	43.3%	\$5,429	54.4%	37.9%	18	34.6%	45.6%	\$2,528	45.9%	55.0%	24	53.3%	48.9%	\$2,901	64.9%	59.3%	
	Unknown	1	1.0%	\$181	1.8%	0.0%	1	1.9%	9.9%	\$181	3.3%	11.4%	0	0.0%	12.3%	\$0	0.0%	15.1%	
	Total	97	100.0%	\$9,973	100.0%	100.0%	52	100.0%	100.0%	\$5,503	100.0%	100.0%	45	100.0%	100.0%	\$4,470	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	13	25.5%	\$1,041	19.9%	90.4%	5	38.5%	51.9%	\$370	11.9%	34.2%	8	21.1%	46.2%	\$671	31.6%	44.3%
		Over \$1 Million	8	15.7%	\$3,419	65.4%	4.2%	5	38.5%					3	7.9%				
		Total Rev. available	21	41.2%	\$4,460	85.3%	94.6%	10	77.0%					11	29.0%				
		Rev. Not Known	30	58.8%	\$764	14.6%	5.5%	3	23.1%					27	71.1%				
	Total	51	100.0%	\$5,224	100.0%	100.0%	13	100.0%	100.0%				38	100.0%					
Loan Size	\$100,000 or Less	40	78.4%	\$1,232	23.6%		7	53.8%	92.4%	\$290	9.3%	27.9%	33	86.8%	95.0%	\$942	44.4%	45.1%	
	\$100,001 - \$250,000	6	11.8%	\$874	16.7%		2	15.4%	3.2%	\$295	9.5%	10.1%	4	10.5%	2.7%	\$579	27.3%	13.6%	
	\$250,001 - \$1 Million	5	9.8%	\$3,118	59.7%		4	30.8%	4.3%	\$2,518	81.1%	61.9%	1	2.6%	2.3%	\$600	28.3%	41.4%	
	Total	51	100.0%	\$5,224	100.0%		13	100.0%	100.0%	\$3,103	100.0%	100.0%	38	100.0%	100.0%	\$2,121	100.0%	100.0%	
	Small Farm	Revenue	Total Farms																
\$1 Million or Less			0	0.0%	\$0	0.0%	98.2%	0	0.0%	83.3%	\$0	0.0%	90.8%	0	0.0%	72.2%	\$0	0.0%	87.5%
Over \$1 Million			0	0.0%	\$0	0.0%	1.8%	0	0.0%					0	0.0%				
Not Known			1	100.0%	\$10	100.0%	0.0%	0	0.0%					1	100.0%				
Total		1	100.0%	\$10	100.0%	100.0%	0	0.0%					1	100.0%					
Loan Size		\$100,000 or Less	1	100.0%	\$10	100.0%		0	0.0%	91.7%	\$0	0.0%	52.5%	1	100.0%	88.9%	\$10	100.0%	36.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.2%	\$0	0.0%	13.6%	0	0.0%	5.6%	\$0	0.0%	18.3%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.2%	\$0	0.0%	33.9%	0	0.0%	5.6%	\$0	0.0%	45.5%	
	Total	1	100.0%	\$10	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: SC Myrtle Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	9,946	18.2	
Moderate-income	7	16.3	6,461	11.8	1,031	16.0	10,697	19.5	
Middle-income	27	62.8	39,016	71.2	3,211	8.2	12,545	22.9	
Upper-income	9	20.9	9,300	17.0	333	3.6	21,589	39.4	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	43	100.0	54,777	100.0	4,575	8.4	54,777	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	11,727	5,805	9.7	49.5	4,199	35.8	1,723	14.7	
Middle-income	79,648	43,069	72.1	54.1	12,890	16.2	23,689	29.7	
Upper-income	30,710	10,825	18.1	35.2	5,012	16.3	14,873	48.4	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	122,085	59,699	100.0	48.9	22,101	18.1	40,285	33.0	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	1,946	14.5	1,702	14.2	129	18.4	115	15.9	
Middle-income	8,418	62.6	7,668	63.8	376	53.7	374	51.8	
Upper-income	3,085	22.9	2,657	22.1	195	27.9	233	32.3	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	13,449	100.0	12,027	100.0	700	100.0	722	100.0	
Percentage of Total Businesses:				89.4		5.2		5.4	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	50	19.3	50	19.7	0	0.0	0	0.0	
Middle-income	195	75.3	191	75.2	3	75.0	1	100.0	
Upper-income	14	5.4	13	5.1	1	25.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	259	100.0	254	100.0	4	100.0	1	100.0	
Percentage of Total Farms:				98.1		1.5		.4	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Myrtle Beach

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	4.1%	\$251	2.0%	9.7%	0	0.0%	5.3%	\$0	0.0%	4.2%	3	9.7%	5.4%	\$251	6.2%	4.3%
	Middle	41	56.2%	\$8,938	70.6%	72.1%	29	69.0%	78.9%	\$6,920	80.6%	77.1%	12	38.7%	77.3%	\$2,018	49.5%	74.9%
	Upper	29	39.7%	\$3,477	27.5%	18.1%	13	31.0%	15.7%	\$1,670	19.4%	18.7%	16	51.6%	17.3%	\$1,807	44.3%	20.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	73	100.0%	\$12,666	100.0%	100.0%	42	100.0%	100.0%	\$8,590	100.0%	100.0%	31	100.0%	100.0%	\$4,076	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	10.7%	\$438	6.0%	9.7%	2	11.1%	5.2%	\$405	11.6%	4.3%	1	10.0%	4.3%	\$33	0.9%	3.5%
	Middle	18	64.3%	\$5,402	73.9%	72.1%	10	55.6%	76.4%	\$1,879	53.7%	73.5%	8	80.0%	77.4%	\$3,523	92.3%	73.5%
	Upper	7	25.0%	\$1,474	20.2%	18.1%	6	33.3%	18.4%	\$1,214	34.7%	22.1%	1	10.0%	18.3%	\$260	6.8%	22.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	28	100.0%	\$7,314	100.0%	100.0%	18	100.0%	100.0%	\$3,498	100.0%	100.0%	10	100.0%	100.0%	\$3,816	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.7%	0	0.0%	11.1%	\$0	0.0%	12.9%	0	0.0%	9.5%	\$0	0.0%	5.3%
	Middle	0	0.0%	\$0	0.0%	72.1%	0	0.0%	76.6%	\$0	0.0%	64.9%	0	0.0%	74.9%	\$0	0.0%	73.7%
	Upper	0	0.0%	\$0	0.0%	18.1%	0	0.0%	12.3%	\$0	0.0%	22.2%	0	0.0%	15.6%	\$0	0.0%	21.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.3%	0	0.0%	33.3%	\$0	0.0%	33.4%	0	0.0%	33.3%	\$0	0.0%	9.6%
	Middle	0	0.0%	\$0	0.0%	46.6%	0	0.0%	44.4%	\$0	0.0%	45.7%	0	0.0%	42.9%	\$0	0.0%	78.3%
	Upper	0	0.0%	\$0	0.0%	47.1%	0	0.0%	22.2%	\$0	0.0%	20.9%	0	0.0%	23.8%	\$0	0.0%	12.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	5.9%	\$689	3.4%	9.7%	2	3.3%	5.4%	\$405	3.4%	4.5%	4	9.8%	5.0%	\$284	3.6%	4.0%
	Middle	59	58.4%	\$14,340	71.8%	72.1%	39	65.0%	77.6%	\$8,799	72.8%	74.9%	20	48.8%	77.2%	\$5,541	70.2%	74.2%
	Upper	36	35.6%	\$4,951	24.8%	18.1%	19	31.7%	17.0%	\$2,884	23.9%	20.6%	17	41.5%	17.8%	\$2,067	26.2%	21.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	101	100.0%	\$19,980	100.0%	100.0%	60	100.0%	100.0%	\$12,088	100.0%	100.0%	41	100.0%	100.0%	\$7,892	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	33.3%	\$265	33.2%	14.2%	2	33.3%	12.1%	\$125	34.8%	12.4%	3	33.3%	13.6%	\$140	31.9%	13.3%
	Middle	8	53.3%	\$433	54.3%	63.8%	3	50.0%	61.3%	\$184	51.3%	60.7%	5	55.6%	61.6%	\$249	56.7%	57.2%
	Upper	2	13.3%	\$100	12.5%	22.1%	1	16.7%	23.8%	\$50	13.9%	25.3%	1	11.1%	23.0%	\$50	11.4%	29.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.8%	\$0	0.0%	1.6%	0	0.0%	1.8%	\$0	0.0%	0.4%	
Total	15	100.0%	\$798	100.0%	100.0%	6	100.0%	100.0%	\$359	100.0%	100.0%	9	100.0%	100.0%	\$439	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.7%	0	0.0%	24.7%	\$0	0.0%	22.3%	0	0.0%	15.7%	\$0	0.0%	10.8%
	Middle	0	0.0%	\$0	0.0%	75.2%	0	0.0%	73.2%	\$0	0.0%	77.6%	0	0.0%	83.1%	\$0	0.0%	82.1%
	Upper	0	0.0%	\$0	0.0%	5.1%	0	0.0%	2.1%	\$0	0.0%	0.0%	0	0.0%	1.2%	\$0	0.0%	7.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: SC Myrtle Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income	2010		2011												
		Count	Dollar		Bank	Agg	Count		Dollar										
				#			%	\$ (000s)	%	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	4.5%	\$0	0.0%	2.3%	0	0.0%	4.8%	\$0	0.0%	2.5%	
	Moderate	3	4.1%	\$352	2.8%	19.5%	1	2.4%	15.4%	\$128	1.5%	11.0%	2	6.5%	14.9%	\$224	5.5%	10.6%	
	Middle	3	4.1%	\$244	1.9%	22.9%	1	2.4%	18.7%	\$131	1.5%	16.0%	2	6.5%	18.2%	\$113	2.8%	15.9%	
	Upper	63	86.3%	\$11,556	91.2%	39.4%	40	95.2%	53.8%	\$8,331	97.0%	63.0%	23	74.2%	51.2%	\$3,225	79.1%	59.7%	
	Unknown	4	5.5%	\$514	4.1%	0.0%	0	0.0%	7.6%	\$0	0.0%	7.8%	4	12.9%	10.9%	\$514	12.6%	11.3%	
	Total	73	100.0%	\$12,666	100.0%	100.0%	42	100.0%	100.0%	\$8,590	100.0%	100.0%	31	100.0%	100.0%	\$4,076	100.0%	100.0%	
REFINANCE	Low	1	3.6%	\$331	4.5%	18.2%	0	0.0%	5.2%	\$0	0.0%	3.0%	1	10.0%	5.8%	\$331	8.7%	3.0%	
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	14.7%	\$0	0.0%	9.9%	0	0.0%	12.8%	\$0	0.0%	8.1%	
	Middle	1	3.6%	\$188	2.6%	22.9%	1	5.6%	20.1%	\$188	5.4%	16.2%	0	0.0%	17.9%	\$0	0.0%	15.0%	
	Upper	26	92.9%	\$6,795	92.9%	39.4%	17	94.4%	47.2%	\$3,310	94.6%	55.0%	9	90.0%	46.1%	\$3,485	91.3%	54.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.8%	\$0	0.0%	15.9%	0	0.0%	17.4%	\$0	0.0%	19.1%	
	Total	28	100.0%	\$7,314	100.0%	100.0%	18	100.0%	100.0%	\$3,498	100.0%	100.0%	10	100.0%	100.0%	\$3,816	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	11.9%	\$0	0.0%	4.0%	0	0.0%	13.3%	\$0	0.0%	6.6%	
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	16.7%	\$0	0.0%	8.8%	0	0.0%	21.3%	\$0	0.0%	11.6%	
	Middle	0	0.0%	\$0	0.0%	22.9%	0	0.0%	24.2%	\$0	0.0%	17.1%	0	0.0%	20.4%	\$0	0.0%	14.8%	
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	32.9%	\$0	0.0%	42.3%	0	0.0%	39.3%	\$0	0.0%	59.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.3%	\$0	0.0%	27.8%	0	0.0%	5.7%	\$0	0.0%	7.1%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	1.0%	\$331	1.7%	18.2%	0	0.0%	5.0%	\$0	0.0%	2.7%	1	2.4%	5.4%	\$331	4.2%	2.8%	
	Moderate	3	3.0%	\$352	1.8%	19.5%	1	1.7%	15.1%	\$128	1.1%	10.3%	2	4.9%	14.0%	\$224	2.8%	9.2%	
	Middle	4	4.0%	\$432	2.2%	22.9%	2	3.3%	19.5%	\$319	2.6%	16.1%	2	4.9%	18.0%	\$113	1.4%	15.2%	
	Upper	89	88.1%	\$18,351	91.8%	39.4%	57	95.0%	49.9%	\$11,641	96.3%	58.2%	32	78.0%	48.4%	\$6,710	85.0%	56.4%	
	Unknown	4	4.0%	\$514	2.6%	0.0%	0	0.0%	10.5%	\$0	0.0%	12.7%	4	9.8%	14.1%	\$514	6.5%	16.5%	
	Total	101	100.0%	\$19,980	100.0%	100.0%	60	100.0%	100.0%	\$12,088	100.0%	100.0%	41	100.0%	100.0%	\$7,892	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	6	40.0%	\$363	45.5%	89.4%	3	50.0%	55.0%	\$137	38.2%	70.6%	3	33.3%	56.7%	\$226	51.5%	62.5%
		Over \$1 Million	2	13.3%	\$200	25.1%	5.2%	1	16.7%					1	11.1%				
		Total Rev. available	8	53.3%	\$563	70.6%	94.6%	4	66.7%					4	44.4%				
		Rev. Not Known	7	46.7%	\$235	29.4%	5.4%	2	33.3%					5	55.6%				
		Total	15	100.0%	\$798	100.0%	100.0%	6	100.0%					9	100.0%				
	Loan Size	\$100,000 or Less	14	93.3%	\$697	87.3%		6	100.0%	90.3%	\$359	100.0%	31.2%	8	88.9%	91.4%	\$338	77.0%	32.5%
\$100,001 - \$250,000		1	6.7%	\$101	12.7%		0	0.0%	5.3%	\$0	0.0%	20.3%	1	11.1%	4.5%	\$101	23.0%	18.6%	
\$250,001 - \$1 Million		0	0.0%	\$0	0.0%		0	0.0%	4.4%	\$0	0.0%	48.5%	0	0.0%	4.1%	\$0	0.0%	48.9%	
Total		15	100.0%	\$798	100.0%		6	100.0%	100.0%	\$359	100.0%	100.0%	9	100.0%	100.0%	\$439	100.0%	100.0%	
Total		15	100.0%	\$798	100.0%		6	100.0%	100.0%	\$359	100.0%	100.0%	9	100.0%	100.0%	\$439	100.0%	100.0%	
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.1%	0	0.0%	95.9%	\$0	0.0%	99.7%	0	0.0%	90.4%	\$0	0.0%	97.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.5%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.4%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	85.6%	\$0	0.0%	34.3%	0	0.0%	85.5%	\$0	0.0%	43.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.3%	\$0	0.0%	34.7%	0	0.0%	10.8%	\$0	0.0%	34.3%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	31.0%	0	0.0%	3.6%	\$0	0.0%	22.6%	
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Areas: SC Spartanburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	11.8	2,465	3.5	974	39.5	13,976	20.0
Moderate-income	10	19.6	10,230	14.7	1,596	15.6	12,722	18.2
Middle-income	28	54.9	46,155	66.2	3,283	7.1	15,705	22.5
Upper-income	7	13.7	10,903	15.6	548	5.0	27,350	39.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	51	100.0	69,753	100.0	6,401	9.2	69,753	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	4,670	1,329	1.9	28.5	2,863	61.3	478	10.2
Moderate-income	17,907	8,821	12.5	49.3	7,134	39.8	1,952	10.9
Middle-income	67,791	48,545	69.0	71.6	13,737	20.3	5,509	8.1
Upper-income	16,618	11,659	16.6	70.2	3,647	21.9	1,312	7.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	106,986	70,354	100.0	65.8	27,381	25.6	9,251	8.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	620	5.6	497	5.1	58	8.0	65	10.2
Moderate-income	1,700	15.2	1,425	14.5	139	19.1	136	21.3
Middle-income	6,552	58.7	5,827	59.5	391	53.8	334	52.2
Upper-income	2,294	20.5	2,050	20.9	139	19.1	105	16.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11,166	100.0	9,799	100.0	727	100.0	640	100.0
Percentage of Total Businesses:				87.8		6.5		5.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	1.0	2	1.0	0	0.0	0	0.0
Moderate-income	5	2.5	4	2.0	1	33.3	0	0.0
Middle-income	171	84.2	168	84.4	2	66.7	1	100.0
Upper-income	25	12.3	25	12.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	203	100.0	199	100.0	3	100.0	1	100.0
Percentage of Total Farms:				98.0		1.5		.5

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Spartanburg

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.5%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	3	8.6%	\$288	5.7%	12.5%	3	13.0%	6.4%	\$288	8.6%	4.4%	0	0.0%	6.5%	\$0	0.0%	4.0%
	Middle	22	62.9%	\$2,983	59.3%	69.0%	12	52.2%	69.6%	\$1,703	50.8%	66.0%	10	83.3%	69.6%	\$1,280	76.6%	66.9%
	Upper	10	28.6%	\$1,756	34.9%	16.6%	8	34.8%	23.5%	\$1,364	40.7%	29.3%	2	16.7%	23.7%	\$392	23.4%	29.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	35	100.0%	\$5,027	100.0%	100.0%	23	100.0%	100.0%	\$3,355	100.0%	100.0%	12	100.0%	100.0%	\$1,672	100.0%	100.0%
REFINANCE	Low	1	1.2%	\$59	0.5%	1.9%	1	1.9%	0.5%	\$59	0.8%	0.4%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	5	6.0%	\$258	2.2%	12.5%	0	0.0%	5.5%	\$0	0.0%	3.7%	5	16.1%	6.0%	\$258	6.7%	3.9%
	Middle	46	54.8%	\$5,737	49.7%	69.0%	32	60.4%	65.1%	\$3,985	51.7%	61.9%	14	45.2%	64.0%	\$1,752	45.5%	60.9%
	Upper	32	38.1%	\$5,497	47.6%	16.6%	20	37.7%	29.0%	\$3,659	47.5%	33.9%	12	38.7%	29.6%	\$1,838	47.8%	35.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	84	100.0%	\$11,551	100.0%	100.0%	53	100.0%	100.0%	\$7,703	100.0%	100.0%	31	100.0%	100.0%	\$3,848	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.6%	\$0	0.0%	0.1%	0	0.0%	2.0%	\$0	0.0%	1.0%
	Moderate	1	12.5%	\$13	13.7%	12.5%	1	16.7%	12.2%	\$13	18.3%	4.5%	0	0.0%	7.6%	\$0	0.0%	5.6%
	Middle	6	75.0%	\$67	70.5%	69.0%	4	66.7%	69.4%	\$43	60.6%	61.1%	2	100.0%	69.7%	\$24	100.0%	54.0%
	Upper	1	12.5%	\$15	15.8%	16.6%	1	16.7%	17.8%	\$15	21.1%	34.2%	0	0.0%	20.7%	\$0	0.0%	39.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$95	100.0%	100.0%	6	100.0%	100.0%	\$71	100.0%	100.0%	2	100.0%	100.0%	\$24	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	8.3%	0	0.0%	14.3%	\$0	0.0%	1.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	33.4%	0	0.0%	14.3%	\$0	0.0%	22.2%	0	0.0%	42.9%	\$0	0.0%	11.5%
	Middle	0	0.0%	\$0	0.0%	34.4%	0	0.0%	42.9%	\$0	0.0%	65.9%	0	0.0%	28.6%	\$0	0.0%	80.1%
	Upper	0	0.0%	\$0	0.0%	23.9%	0	0.0%	28.6%	\$0	0.0%	10.9%	0	0.0%	28.6%	\$0	0.0%	8.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.8%	\$59	0.4%	1.9%	1	1.2%	0.5%	\$59	0.5%	0.4%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	9	7.1%	\$559	3.4%	12.5%	4	4.9%	6.0%	\$301	2.7%	4.1%	5	11.1%	6.3%	\$258	4.7%	4.2%
	Middle	74	58.3%	\$8,787	52.7%	69.0%	48	58.5%	67.0%	\$5,731	51.5%	63.5%	26	57.8%	66.5%	\$3,056	55.1%	63.8%
	Upper	43	33.9%	\$7,268	43.6%	16.6%	29	35.4%	26.5%	\$5,038	45.3%	32.0%	14	31.1%	26.8%	\$2,230	40.2%	32.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	127	100.0%	\$16,673	100.0%	100.0%	82	100.0%	100.0%	\$11,129	100.0%	100.0%	45	100.0%	100.0%	\$5,544	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	7	7.0%	\$1,622	10.0%	5.1%	1	3.6%	3.8%	\$556	7.7%	3.9%	6	8.3%	5.1%	\$1,066	11.8%	5.4%
	Moderate	12	12.0%	\$2,473	15.3%	14.5%	3	10.7%	14.4%	\$1,203	16.7%	18.4%	9	12.5%	14.0%	\$1,270	14.1%	17.2%
	Middle	48	48.0%	\$6,406	39.5%	59.5%	11	39.3%	51.6%	\$2,772	38.5%	46.6%	37	51.4%	54.3%	\$3,634	40.3%	53.2%
	Upper	33	33.0%	\$5,703	35.2%	20.9%	13	46.4%	26.2%	\$2,661	37.0%	29.6%	20	27.8%	22.4%	\$3,042	33.8%	23.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.0%	\$0	0.0%	1.4%	0	0.0%	4.3%	\$0	0.0%	0.6%
Total	100	100.0%	\$16,204	100.0%	100.0%	28	100.0%	100.0%	\$7,192	100.0%	100.0%	72	100.0%	100.0%	\$9,012	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.0%	0	0.0%	9.1%	\$0	0.0%	1.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	84.4%	0	0.0%	63.6%	\$0	0.0%	12.2%	0	0.0%	61.5%	\$0	0.0%	23.4%
	Upper	0	0.0%	\$0	0.0%	12.6%	0	0.0%	27.3%	\$0	0.0%	86.5%	0	0.0%	38.5%	\$0	0.0%	76.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: SC Spartanburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank		Families by Family Income		2010			2011			2010			2011			
		Count	Dollar	Count	Dollar	Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg	
																		#
HOME PURCHASE	Low	5	14.3%	\$401	8.0%	20.0%	4	17.4%	12.9%	\$338	10.1%	7.6%	1	8.3%	14.6%	\$63	3.8%	9.0%
	Moderate	9	25.7%	\$956	19.0%	18.2%	7	30.4%	30.5%	\$770	23.0%	24.4%	2	16.7%	27.5%	\$186	11.1%	21.6%
	Middle	7	20.0%	\$928	18.5%	22.5%	2	8.7%	22.0%	\$277	8.3%	21.6%	5	41.7%	22.2%	\$651	38.9%	22.0%
	Upper	14	40.0%	\$2,742	54.5%	39.2%	10	43.5%	26.0%	\$1,970	58.7%	37.9%	4	33.3%	24.8%	\$772	46.2%	37.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.7%	\$0	0.0%	8.5%	0	0.0%	10.9%	\$0	0.0%	9.7%
	Total	35	100.0%	\$5,027	100.0%	100.0%	23	100.0%	100.0%	\$3,355	100.0%	100.0%	12	100.0%	100.0%	\$1,672	100.0%	100.0%
REFINANCE	Low	8	9.5%	\$550	4.8%	20.0%	4	7.5%	5.6%	\$222	2.9%	3.0%	4	12.9%	6.3%	\$328	8.5%	3.4%
	Moderate	9	10.7%	\$796	6.9%	18.2%	7	13.2%	16.5%	\$674	8.7%	11.4%	2	6.5%	14.6%	\$122	3.2%	9.9%
	Middle	20	23.8%	\$2,530	21.9%	22.5%	10	18.9%	22.1%	\$1,406	18.3%	18.5%	10	32.3%	20.9%	\$1,124	29.2%	18.0%
	Upper	46	54.8%	\$7,389	64.0%	39.2%	31	58.5%	39.8%	\$5,115	66.4%	50.4%	15	48.4%	40.4%	\$2,274	59.1%	50.9%
	Unknown	1	1.2%	\$286	2.5%	0.0%	1	1.9%	15.9%	\$286	3.7%	16.7%	0	0.0%	17.7%	\$0	0.0%	17.8%
	Total	84	100.0%	\$11,551	100.0%	100.0%	53	100.0%	100.0%	\$7,703	100.0%	100.0%	31	100.0%	100.0%	\$3,848	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.0%	0	0.0%	12.2%	\$0	0.0%	5.1%	0	0.0%	20.2%	\$0	0.0%	9.9%
	Moderate	4	50.0%	\$45	47.4%	18.2%	2	33.3%	24.4%	\$21	29.6%	16.5%	2	100.0%	22.7%	\$24	100.0%	15.0%
	Middle	0	0.0%	\$0	0.0%	22.5%	0	0.0%	24.4%	\$0	0.0%	21.0%	0	0.0%	22.7%	\$0	0.0%	15.2%
	Upper	4	50.0%	\$50	52.6%	39.2%	4	66.7%	28.3%	\$50	70.4%	41.4%	0	0.0%	32.3%	\$0	0.0%	58.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.6%	\$0	0.0%	16.0%	0	0.0%	2.0%	\$0	0.0%	1.9%
	Total	8	100.0%	\$95	100.0%	100.0%	6	100.0%	100.0%	\$71	100.0%	100.0%	2	100.0%	100.0%	\$24	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	13	10.2%	\$951	5.7%	20.0%	8	9.8%	8.7%	\$560	5.0%	4.8%	5	11.1%	10.3%	\$391	7.1%	5.7%
	Moderate	22	17.3%	\$1,797	10.8%	18.2%	16	19.5%	22.4%	\$1,465	13.2%	16.4%	6	13.3%	20.5%	\$332	6.0%	14.6%
	Middle	27	21.3%	\$3,458	20.7%	22.5%	12	14.6%	22.1%	\$1,683	15.1%	19.6%	15	33.3%	21.5%	\$1,775	32.0%	19.2%
	Upper	64	50.4%	\$10,181	61.1%	39.2%	45	54.9%	33.9%	\$7,135	64.1%	45.2%	19	42.2%	33.3%	\$3,046	54.9%	44.2%
	Unknown	1	0.8%	\$286	1.7%	0.0%	1	1.2%	12.9%	\$286	2.6%	14.1%	0	0.0%	14.4%	\$0	0.0%	16.3%
	Total	127	100.0%	\$16,673	100.0%	100.0%	82	100.0%	100.0%	\$11,129	100.0%	100.0%	45	100.0%	100.0%	\$5,544	100.0%	100.0%
Small Business	Revenue	Total Businesses					11	39.3%	34.9%	\$1,254	17.4%	43.8%	9	12.5%	39.4%	\$909	10.1%	37.4%
		\$1 Million or Less	20	20.0%	\$2,163	13.3%	87.8%	11	39.3%					18	25.0%			
		Over \$1 Million	29	29.0%	\$11,779	72.7%	6.5%	11	39.3%									
		Total Rev. available	49	49.0%	\$13,942	86.0%	94.3%	22	78.6%					27	37.5%			
		Rev. Not Known	51	51.0%	\$2,262	14.0%	5.7%	6	21.4%					45	62.5%			
	Total	100	100.0%	\$16,204	100.0%	100.0%	28	100.0%	100.0%				72	100.0%	100.0%			
Loan Size	\$100,000 or Less	68	68.0%	\$1,683	10.4%		15	53.6%	86.6%	\$522	7.3%	20.3%	53	73.6%	88.8%	\$1,161	12.9%	22.8%
	\$100,001 - \$250,000	12	12.0%	\$2,308	14.2%		3	10.7%	6.0%	\$645	9.0%	17.8%	9	12.5%	5.1%	\$1,663	18.5%	16.5%
	\$250,001 - \$1 Million	20	20.0%	\$12,213	75.4%		10	35.7%	7.4%	\$6,025	83.8%	61.8%	10	13.9%	6.1%	\$6,188	68.7%	60.7%
	Total	100	100.0%	\$16,204	100.0%	100.0%	28	100.0%	100.0%	\$7,192	100.0%	100.0%	72	100.0%	100.0%	\$9,012	100.0%	100.0%
	Total	100	100.0%	\$16,204	100.0%	100.0%	28	100.0%	100.0%	\$7,192	100.0%	100.0%	72	100.0%	100.0%	\$9,012	100.0%	100.0%
Small Farm	Revenue	Total Farms					0	0.0%	54.5%	\$0	0.0%	70.2%	0	0.0%	30.8%	\$0	0.0%	78.6%
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.0%	0	0.0%					0	0.0%			
		Over \$1 Million	0	0.0%	\$0	0.0%	1.5%	0	0.0%					0	0.0%			
		Not Known	0	0.0%	\$0	0.0%	0.5%	0	0.0%					0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	90.9%	\$0	0.0%	36.4%	0	0.0%	92.3%	\$0	0.0%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	9.1%	\$0	0.0%	63.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	7.7%	\$0	0.0%	57.0%
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: TN Clarksville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	6,016	15.1
Moderate-income	5	15.2	2,619	6.6	646	24.7	7,530	18.9
Middle-income	19	57.6	26,898	67.4	2,209	8.2	9,638	24.1
Upper-income	7	21.2	10,405	26.1	389	3.7	16,738	41.9
Unknown-income	2	6.1	0	0.0	0	0.0	0	0.0
Total Assessment Area	33	100.0	39,922	100.0	3,244	8.1	39,922	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	5,582	1,571	4.5	28.1	3,133	56.1	878	15.7
Middle-income	38,260	22,566	65.2	59.0	12,470	32.6	3,224	8.4
Upper-income	14,302	10,456	30.2	73.1	3,064	21.4	782	5.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	58,144	34,593	100.0	59.5	18,667	32.1	4,884	8.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	893	15.5	784	14.7	59	28.6	50	20.7
Middle-income	3,220	55.8	2,987	56.1	94	45.6	139	57.7
Upper-income	1,658	28.7	1,553	29.2	53	25.7	52	21.6
Unknown-income	3	0.1	3	0.1	0	0.0	0	0.0
Total Assessment Area	5,774	100.0	5,327	100.0	206	100.0	241	100.0
Percentage of Total Businesses:			92.3		3.6		4.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2	1.1	2	1.1	0	0.0	0	0.0
Middle-income	114	61.6	114	62.0	0	0.0	0	0.0
Upper-income	69	37.3	68	37.0	1	100.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	185	100.0	184	100.0	1	100.0	0	.0
Percentage of Total Farms:			99.5		.5		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Clarksville

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$(000s)	\$ %	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.5%	0	0.0%	2.6%	\$0	0.0%	2.1%	0	0.0%	1.8%	\$0	0.0%	1.6%
	Middle	42	64.6%	\$5,349	56.4%	65.2%	21	70.0%	69.9%	\$2,647	64.9%	64.8%	21	60.0%	71.7%	\$2,702	50.0%	67.6%
	Upper	23	35.4%	\$4,131	43.6%	30.2%	9	30.0%	27.5%	\$1,432	35.1%	33.1%	14	40.0%	26.4%	\$2,699	50.0%	30.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	65	100.0%	\$9,480	100.0%	100.0%	30	100.0%	100.0%	\$4,079	100.0%	100.0%	35	100.0%	100.0%	\$5,401	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	1.5%	\$256	0.9%	4.5%	1	1.0%	1.5%	\$56	0.4%	1.0%	2	2.1%	2.0%	\$200	1.7%	1.7%
	Middle	124	63.6%	\$15,704	56.4%	65.2%	68	67.3%	59.9%	\$8,900	56.1%	52.7%	56	59.6%	64.5%	\$6,804	56.8%	58.7%
	Upper	68	34.9%	\$11,864	42.6%	30.2%	32	31.7%	38.6%	\$6,899	43.5%	46.3%	36	38.3%	33.4%	\$4,965	41.5%	39.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	195	100.0%	\$27,824	100.0%	100.0%	101	100.0%	100.0%	\$15,855	100.0%	100.0%	94	100.0%	100.0%	\$11,969	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.5%	0	0.0%	2.3%	\$0	0.0%	2.2%	0	0.0%	2.2%	\$0	0.0%	1.1%
	Middle	26	74.3%	\$276	84.9%	65.2%	12	70.6%	61.5%	\$125	81.7%	49.3%	14	77.8%	60.7%	\$151	87.8%	50.8%
	Upper	9	25.7%	\$49	15.1%	30.2%	5	29.4%	36.2%	\$28	18.3%	48.4%	4	22.2%	37.2%	\$21	12.2%	48.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	35	100.0%	\$325	100.0%	100.0%	17	100.0%	100.0%	\$153	100.0%	100.0%	18	100.0%	100.0%	\$172	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	17.2%	\$0	0.0%	13.4%	0	0.0%	12.5%	\$0	0.0%	7.7%
	Middle	0	0.0%	\$0	0.0%	59.4%	0	0.0%	72.4%	\$0	0.0%	67.9%	0	0.0%	77.5%	\$0	0.0%	70.8%
	Upper	0	0.0%	\$0	0.0%	21.2%	0	0.0%	10.3%	\$0	0.0%	18.6%	0	0.0%	10.0%	\$0	0.0%	21.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	1.0%	\$256	0.7%	4.5%	1	0.7%	2.2%	\$56	0.3%	1.8%	2	1.4%	2.0%	\$200	1.1%	1.8%
	Middle	192	65.1%	\$21,329	56.7%	65.2%	101	68.2%	65.4%	\$11,672	58.1%	59.7%	91	61.9%	68.6%	\$9,657	55.1%	64.2%
	Upper	100	33.9%	\$16,044	42.6%	30.2%	46	31.1%	32.4%	\$8,359	41.6%	38.5%	54	36.7%	29.4%	\$7,685	43.8%	34.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	295	100.0%	\$37,629	100.0%	100.0%	148	100.0%	100.0%	\$20,087	100.0%	100.0%	147	100.0%	100.0%	\$17,542	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	57	11.4%	\$4,661	15.4%	14.7%	23	11.8%	12.7%	\$2,852	18.4%	13.9%	34	11.1%	12.3%	\$1,809	12.2%	11.5%
	Middle	275	54.9%	\$13,451	44.3%	56.1%	101	51.8%	50.3%	\$6,245	40.3%	45.0%	174	56.9%	51.2%	\$7,206	48.5%	49.0%
	Upper	169	33.7%	\$12,249	40.3%	29.2%	71	36.4%	35.5%	\$6,409	41.3%	40.1%	98	32.0%	34.8%	\$5,840	39.3%	39.0%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	0.9%	0	0.0%	1.8%	\$0	0.0%	0.5%
Total	501	100.0%	\$30,361	100.0%	100.0%	195	100.0%	100.0%	\$15,506	100.0%	100.0%	306	100.0%	100.0%	\$14,855	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	4	57.1%	\$133	37.0%	62.0%	0	0.0%	46.2%	\$0	0.0%	35.2%	4	80.0%	46.7%	\$133	68.6%	56.5%
	Upper	3	42.9%	\$226	63.0%	37.0%	2	100.0%	53.8%	\$165	100.0%	64.8%	1	20.0%	46.7%	\$61	31.4%	42.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	0.9%
Total	7	100.0%	\$359	100.0%	100.0%	2	100.0%	100.0%	\$165	100.0%	100.0%	5	100.0%	100.0%	\$194	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TN Clarksville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count		Dollar		#	Count		Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %		%	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Agg			
HOME PURCHASE	Low	4	6.2%	\$314	3.3%	15.1%	2	6.7%	3.0%	\$231	5.7%	1.5%	2	5.7%	2.0%	\$83	1.5%	1.1%	
	Moderate	9	13.8%	\$859	9.1%	18.9%	6	20.0%	18.7%	\$552	13.5%	13.8%	3	8.6%	19.6%	\$307	5.7%	14.9%	
	Middle	19	29.2%	\$2,818	29.7%	24.1%	6	20.0%	30.5%	\$715	17.5%	28.0%	13	37.1%	32.2%	\$2,103	38.9%	31.1%	
	Upper	32	49.2%	\$5,172	54.6%	41.9%	16	53.3%	32.6%	\$2,581	63.3%	40.4%	16	45.7%	31.8%	\$2,591	48.0%	39.0%	
	Unknown	1	1.5%	\$317	3.3%	0.0%	0	0.0%	15.2%	\$0	0.0%	16.3%	1	2.9%	14.3%	\$317	5.9%	13.9%	
	Total	65	100.0%	\$9,480	100.0%	100.0%	30	100.0%	100.0%	\$4,079	100.0%	100.0%	35	100.0%	100.0%	\$5,401	100.0%	100.0%	
REFINANCE	Low	12	6.2%	\$782	2.8%	15.1%	5	5.0%	2.6%	\$371	2.3%	1.4%	7	7.4%	2.8%	\$411	3.4%	1.6%	
	Moderate	31	15.9%	\$2,852	10.3%	18.9%	22	21.8%	8.8%	\$2,098	13.2%	5.9%	9	9.6%	7.9%	\$754	6.3%	5.3%	
	Middle	43	22.1%	\$5,219	18.8%	24.1%	24	23.8%	15.2%	\$3,104	19.6%	12.5%	19	20.2%	15.1%	\$2,115	17.7%	12.7%	
	Upper	97	49.7%	\$16,873	60.6%	41.9%	48	47.5%	34.9%	\$9,731	61.4%	39.9%	49	52.1%	29.9%	\$7,142	59.7%	34.2%	
	Unknown	12	6.2%	\$2,098	7.5%	0.0%	2	2.0%	38.5%	\$551	3.5%	40.4%	10	10.6%	44.3%	\$1,547	12.9%	46.2%	
	Total	195	100.0%	\$27,824	100.0%	100.0%	101	100.0%	100.0%	\$15,855	100.0%	100.0%	94	100.0%	100.0%	\$11,969	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	11.4%	\$62	19.1%	15.1%	2	11.8%	7.0%	\$53	34.6%	4.6%	2	11.1%	5.5%	\$9	5.2%	3.0%	
	Moderate	9	25.7%	\$63	19.4%	18.9%	3	17.6%	16.9%	\$20	13.1%	14.8%	6	33.3%	19.1%	\$43	25.0%	12.1%	
	Middle	11	31.4%	\$72	22.2%	24.1%	5	29.4%	29.1%	\$19	12.4%	21.9%	6	33.3%	24.6%	\$53	30.8%	16.7%	
	Upper	11	31.4%	\$128	39.4%	41.9%	7	41.2%	45.1%	\$61	39.9%	55.7%	4	22.2%	46.4%	\$67	39.0%	61.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	3.0%	0	0.0%	4.4%	\$0	0.0%	6.2%	
	Total	35	100.0%	\$325	100.0%	100.0%	17	100.0%	100.0%	\$153	100.0%	100.0%	18	100.0%	100.0%	\$172	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	15.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	24.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	20	6.8%	\$1,158	3.1%	15.1%	9	6.1%	2.9%	\$655	3.3%	1.5%	11	7.5%	2.4%	\$503	2.9%	1.3%	
	Moderate	49	16.6%	\$3,774	10.0%	18.9%	31	20.9%	14.3%	\$2,670	13.3%	10.3%	18	12.2%	14.7%	\$1,104	6.3%	10.9%	
	Middle	73	24.7%	\$8,109	21.5%	24.1%	35	23.6%	23.8%	\$3,838	19.1%	21.1%	38	25.9%	24.9%	\$4,271	24.3%	23.3%	
	Upper	140	47.5%	\$22,173	58.9%	41.9%	71	48.0%	33.8%	\$12,373	61.6%	39.7%	69	46.9%	31.2%	\$9,800	55.9%	36.5%	
	Unknown	13	4.4%	\$2,415	6.4%	0.0%	2	1.4%	25.2%	\$551	2.7%	27.4%	11	7.5%	26.8%	\$1,864	10.6%	28.0%	
	Total	295	100.0%	\$37,629	100.0%	100.0%	148	100.0%	100.0%	\$20,087	100.0%	100.0%	147	100.0%	100.0%	\$17,542	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	174	34.7%	\$9,068	29.9%	92.3%	113	57.9%	41.3%	\$6,647	42.9%	53.0%	61	19.9%	36.8%	\$2,421	16.3%	37.0%
		Over \$1 Million	64	12.8%	\$13,957	46.0%	3.6%	36	18.5%					28	9.2%				
		Total Rev. available	238	47.5%	\$23,025	75.9%	95.9%	149	76.4%					89	29.1%				
		Rev. Not Known	263	52.5%	\$7,336	24.2%	4.2%	46	23.6%					217	70.9%				
	Total	501	100.0%	\$30,361	100.0%	100.0%	195	100.0%					306	100.0%					
	Loan Size	\$100,000 or Less	449	89.6%	\$14,199	46.8%		165	84.6%	92.1%	\$6,759	43.6%	37.0%	284	92.8%	94.1%	\$7,440	50.1%	35.1%
		\$100,001 - \$250,000	29	5.8%	\$5,160	17.0%		17	8.7%	4.5%	\$2,992	19.3%	21.5%	12	3.9%	2.8%	\$2,168	14.6%	13.9%
		\$250,001 - \$1 Million	23	4.6%	\$11,002	36.2%		13	6.7%	3.4%	\$5,755	37.1%	41.4%	10	3.3%	3.1%	\$5,247	35.3%	51.0%
		Total	501	100.0%	\$30,361	100.0%		195	100.0%	100.0%	\$15,506	100.0%	100.0%	306	100.0%	100.0%	\$14,855	100.0%	100.0%
Total Farms																			
Small Farm	Revenue	\$1 Million or Less	6	85.7%	\$347	96.7%	99.5%	2	100.0%	61.5%	\$165	100.0%	81.9%	4	80.0%	66.7%	\$182	93.8%	78.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.5%	0	0.0%				0	0.0%					
		Not Known	1	14.3%	\$12	3.3%	0.0%	0	0.0%				1	20.0%					
		Total	7	100.0%	\$359	100.0%	100.0%	2	100.0%				5	100.0%					
	Loan Size	\$100,000 or Less	6	85.7%	\$209	58.2%		1	50.0%	92.3%	\$15	9.1%	57.0%	5	100.0%	100.0%	\$194	100.0%	100.0%
		\$100,001 - \$250,000	1	14.3%	\$150	41.8%		1	50.0%	7.7%	\$150	90.9%	43.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
		Total	7	100.0%	\$359	100.0%		2	100.0%	100.0%	\$165	100.0%	100.0%	5	100.0%	100.0%	\$194	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: TN Cleveland

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.9	583	2.4	196	33.6	4,661	18.8
Moderate-income	3	17.6	2,659	10.7	586	22.0	4,312	17.4
Middle-income	10	58.8	16,672	67.3	1,238	7.4	5,666	22.9
Upper-income	3	17.6	4,864	19.6	220	4.5	10,139	40.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	17	100.0	24,778	100.0	2,240	9.0	24,778	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,282	298	1.3	23.2	818	63.8	166	12.9
Moderate-income	4,412	1,872	8.0	42.4	2,133	48.3	407	9.2
Middle-income	24,227	16,690	71.0	68.9	5,925	24.5	1,612	6.7
Upper-income	6,899	4,641	19.7	67.3	1,904	27.6	354	5.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	36,820	23,501	100.0	63.8	10,780	29.3	2,539	6.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	89	2.2	79	2.1	6	3.0	4	1.9
Moderate-income	464	11.3	402	10.9	36	17.7	26	12.1
Middle-income	2,773	67.6	2,525	68.6	117	57.6	131	60.9
Upper-income	774	18.9	676	18.4	44	21.7	54	25.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,100	100.0	3,682	100.0	203	100.0	215	100.0
Percentage of Total Businesses:			89.8		5.0		5.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	3	2.9	3	3.0	0	0.0	0	0.0
Middle-income	76	73.8	74	73.3	1	100.0	1	100.0
Upper-income	24	23.3	24	23.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	103	100.0	101	100.0	1	100.0	1	100.0
Percentage of Total Farms:			98.1		1.0		1.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Cleveland

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg %	Bank #	Agg %	Bank \$ (000s)	Agg %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.5%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	8	7.7%	\$731	5.3%	8.0%	4	7.1%	7.7%	\$297	4.1%	5.0%	4	8.3%	6.4%	\$434	6.6%	4.1%
	Middle	71	68.3%	\$9,546	68.8%	71.0%	37	66.1%	64.4%	\$4,948	67.8%	64.2%	34	70.8%	70.4%	\$4,598	70.0%	70.8%
	Upper	25	24.0%	\$3,593	25.9%	19.7%	15	26.8%	27.5%	\$2,055	28.2%	30.7%	10	20.8%	23.0%	\$1,538	23.4%	24.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	104	100.0%	\$13,870	100.0%	100.0%	56	100.0%	100.0%	\$7,300	100.0%	100.0%	48	100.0%	100.0%	\$6,570	100.0%	100.0%
REFINANCE	Low	4	2.3%	\$254	1.1%	1.3%	3	2.8%	0.5%	\$221	1.5%	0.2%	1	1.6%	0.6%	\$33	0.4%	0.3%
	Moderate	8	4.6%	\$551	2.3%	8.0%	5	4.6%	3.5%	\$249	1.7%	2.0%	3	4.7%	4.3%	\$302	3.4%	2.8%
	Middle	121	69.9%	\$16,329	69.6%	71.0%	81	74.3%	69.6%	\$11,099	76.6%	68.6%	40	62.5%	69.7%	\$5,230	58.4%	69.6%
	Upper	40	23.1%	\$6,324	27.0%	19.7%	20	18.3%	26.4%	\$2,928	20.2%	29.1%	20	31.3%	25.4%	\$3,396	37.9%	27.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	173	100.0%	\$23,458	100.0%	100.0%	109	100.0%	100.0%	\$14,497	100.0%	100.0%	64	100.0%	100.0%	\$8,961	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.7%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	8.0%	0	0.0%	7.4%	\$0	0.0%	3.1%	0	0.0%	5.1%	\$0	0.0%	3.7%
	Middle	18	72.0%	\$173	82.0%	71.0%	8	80.0%	71.9%	\$59	88.1%	73.5%	10	66.7%	70.1%	\$114	79.2%	70.8%
	Upper	7	28.0%	\$38	18.0%	19.7%	2	20.0%	20.0%	\$8	11.9%	23.3%	5	33.3%	23.1%	\$30	20.8%	24.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$211	100.0%	100.0%	10	100.0%	100.0%	\$67	100.0%	100.0%	15	100.0%	100.0%	\$144	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	14.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	4.1%
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	25.0%	\$0	0.0%	17.8%	0	0.0%	5.6%	\$0	0.0%	3.0%
	Middle	0	0.0%	\$0	0.0%	50.2%	0	0.0%	62.5%	\$0	0.0%	63.6%	0	0.0%	55.6%	\$0	0.0%	18.2%
	Upper	0	0.0%	\$0	0.0%	15.1%	0	0.0%	12.5%	\$0	0.0%	18.6%	0	0.0%	22.2%	\$0	0.0%	74.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	1.3%	\$254	0.7%	1.3%	3	1.7%	0.5%	\$221	1.0%	0.2%	1	0.8%	0.6%	\$33	0.2%	0.4%
	Moderate	16	5.3%	\$1,282	3.4%	8.0%	9	5.1%	5.0%	\$546	2.5%	3.0%	7	5.5%	5.1%	\$736	4.7%	3.3%
	Middle	210	69.5%	\$26,048	69.4%	71.0%	126	72.0%	68.0%	\$16,106	73.7%	67.4%	84	66.1%	69.9%	\$9,942	63.4%	67.6%
	Upper	72	23.8%	\$9,955	26.5%	19.7%	37	21.1%	26.5%	\$4,991	22.8%	29.5%	35	27.6%	24.4%	\$4,964	31.7%	28.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	302	100.0%	\$37,539	100.0%	100.0%	175	100.0%	100.0%	\$21,864	100.0%	100.0%	127	100.0%	100.0%	\$15,675	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	2	0.6%	\$40	0.2%	2.1%	1	0.8%	0.3%	\$20	0.2%	0.1%	1	0.5%	1.2%	\$20	0.3%	1.8%
	Moderate	41	13.0%	\$1,809	9.7%	10.9%	13	10.2%	12.9%	\$684	6.2%	8.1%	28	14.9%	11.3%	\$1,125	14.8%	12.5%
	Middle	193	61.1%	\$12,152	65.3%	68.6%	82	64.1%	60.8%	\$8,083	73.5%	71.8%	111	59.0%	63.6%	\$4,069	53.4%	64.8%
	Upper	80	25.3%	\$4,619	24.8%	18.4%	32	25.0%	20.7%	\$2,211	20.1%	19.0%	48	25.5%	19.6%	\$2,408	31.6%	20.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.3%	\$0	0.0%	1.1%	0	0.0%	4.3%	\$0	0.0%	0.9%	
Total	316	100.0%	\$18,620	100.0%	100.0%	128	100.0%	100.0%	\$10,998	100.0%	100.0%	188	100.0%	100.0%	\$7,622	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$300	100.0%	73.3%	0	0.0%	84.6%	\$0	0.0%	97.2%	1	100.0%	66.7%	\$300	100.0%	79.6%
	Upper	0	0.0%	\$0	0.0%	23.8%	0	0.0%	7.7%	\$0	0.0%	1.6%	0	0.0%	33.3%	\$0	0.0%	20.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	7.7%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	1	100.0%	\$300	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$300	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TN Cleveland

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010					2011								
		Count	Dollar	Count	Dollar	Bank	Agg	Dollar	Agg	Count	Agg	Dollar	Agg						
														#	%	\$ (000s)	%	%	%
HOME PURCHASE	Low	8	7.7%	\$501	3.6%	18.8%	6	10.7%	8.2%	\$335	4.6%	4.8%	2	4.2%	7.2%	\$166	2.5%	4.1%	
	Moderate	31	29.8%	\$3,235	23.3%	17.4%	9	16.1%	23.8%	\$944	12.9%	19.3%	22	45.8%	21.0%	\$2,291	34.9%	16.5%	
	Middle	32	30.8%	\$4,013	28.9%	22.9%	23	41.1%	21.4%	\$2,794	38.3%	20.3%	9	18.8%	20.8%	\$1,219	18.6%	20.3%	
	Upper	33	31.7%	\$6,121	44.1%	40.9%	18	32.1%	27.8%	\$3,227	44.2%	36.4%	15	31.3%	27.2%	\$2,894	44.0%	34.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.8%	\$0	0.0%	19.2%	0	0.0%	23.8%	\$0	0.0%	24.2%	
	Total	104	100.0%	\$13,870	100.0%	100.0%	56	100.0%	100.0%	\$7,300	100.0%	100.0%	48	100.0%	100.0%	\$6,570	100.0%	100.0%	
REFINANCE	Low	12	6.9%	\$842	3.6%	18.8%	8	7.3%	4.9%	\$582	4.0%	2.6%	4	6.3%	3.5%	\$260	2.9%	1.9%	
	Moderate	32	18.5%	\$2,771	11.8%	17.4%	21	19.3%	12.8%	\$1,670	11.5%	8.9%	11	17.2%	11.8%	\$1,101	12.3%	8.0%	
	Middle	56	32.4%	\$6,270	26.7%	22.9%	36	33.0%	19.0%	\$3,931	27.1%	16.2%	20	31.3%	17.0%	\$2,339	26.1%	14.0%	
	Upper	69	39.9%	\$13,002	55.4%	40.9%	42	38.5%	38.3%	\$7,970	55.0%	46.9%	27	42.2%	40.2%	\$5,032	56.2%	48.4%	
	Unknown	4	2.3%	\$573	2.4%	0.0%	2	1.8%	24.9%	\$344	2.4%	25.4%	2	3.1%	27.4%	\$229	2.6%	27.7%	
	Total	173	100.0%	\$23,458	100.0%	100.0%	109	100.0%	100.0%	\$14,497	100.0%	100.0%	64	100.0%	100.0%	\$8,961	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	8.0%	\$6	2.8%	18.8%	2	20.0%	8.1%	\$6	9.0%	3.5%	0	0.0%	6.8%	\$0	0.0%	1.6%	
	Moderate	6	24.0%	\$31	14.7%	17.4%	3	30.0%	14.8%	\$16	23.9%	8.1%	3	20.0%	23.9%	\$15	10.4%	23.3%	
	Middle	7	28.0%	\$74	35.1%	22.9%	2	20.0%	25.9%	\$12	17.9%	22.6%	5	33.3%	22.2%	\$62	43.1%	21.1%	
	Upper	8	32.0%	\$90	42.7%	40.9%	2	20.0%	38.5%	\$28	41.8%	42.0%	6	40.0%	41.9%	\$62	43.1%	49.0%	
	Unknown	2	8.0%	\$10	4.7%	0.0%	1	10.0%	12.6%	\$5	7.5%	23.8%	1	6.7%	5.1%	\$5	3.5%	4.9%	
	Total	25	100.0%	\$211	100.0%	100.0%	10	100.0%	100.0%	\$67	100.0%	100.0%	15	100.0%	100.0%	\$144	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	22	7.3%	\$1,349	3.6%	18.8%	16	9.1%	6.0%	\$923	4.2%	3.3%	6	4.7%	5.0%	\$426	2.7%	2.5%	
	Moderate	69	22.8%	\$6,037	16.1%	17.4%	33	18.9%	16.2%	\$2,630	12.0%	11.8%	36	28.3%	15.5%	\$3,407	21.7%	10.6%	
	Middle	95	31.5%	\$10,357	27.6%	22.9%	61	34.9%	19.9%	\$6,737	30.8%	17.4%	34	26.8%	18.4%	\$3,620	23.1%	15.5%	
	Upper	110	36.4%	\$19,213	51.2%	40.9%	62	35.4%	35.0%	\$11,225	51.3%	43.7%	48	37.8%	35.4%	\$7,988	51.0%	41.6%	
	Unknown	6	2.0%	\$583	1.6%	0.0%	3	1.7%	22.8%	\$349	1.6%	23.9%	3	2.4%	25.7%	\$234	1.5%	29.7%	
	Total	302	100.0%	\$37,539	100.0%	100.0%	175	100.0%	100.0%	\$21,864	100.0%	100.0%	127	100.0%	100.0%	\$15,675	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	107	33.9%	\$5,805	31.2%	89.8%	62	48.4%	39.0%	\$3,555	32.3%	45.0%	45	23.9%	40.3%	\$2,250	29.5%	50.2%
		Over \$1 Million	50	15.8%	\$8,242	44.3%	5.0%	28	21.9%					22	11.7%				
		Total Rev. available	157	49.7%	\$14,047	75.5%	94.8%	90	70.3%					67	35.6%				
		Rev. Not Known	159	50.3%	\$4,573	24.6%	5.2%	38	29.7%					121	64.4%				
	Total	316	100.0%	\$18,620	100.0%	100.0%	128	100.0%	100.0%	\$10,998	100.0%	100.0%	188	100.0%	100.0%	\$7,622	100.0%	100.0%	
Loan Size	\$100,000 or Less	287	90.8%	\$10,618	57.0%		110	85.9%	88.3%	\$5,090	46.3%	28.5%	177	94.1%	90.3%	\$5,528	72.5%	32.4%	
	\$100,001 - \$250,000	18	5.7%	\$2,966	15.9%		9	7.0%	5.7%	\$1,497	13.6%	17.2%	9	4.8%	5.1%	\$1,469	19.3%	18.4%	
	\$250,001 - \$1 Million	11	3.5%	\$5,036	27.0%		9	7.0%	6.0%	\$4,411	40.1%	54.3%	2	1.1%	4.6%	\$625	8.2%	49.2%	
	Total	316	100.0%	\$18,620	100.0%	100.0%	128	100.0%	100.0%	\$10,998	100.0%	100.0%	188	100.0%	100.0%	\$7,622	100.0%	100.0%	
	Small Farm	Revenue	Total Farms																
\$1 Million or Less			0	0.0%	\$0	0.0%	98.1%	0	0.0%	84.6%	\$0	0.0%	99.0%	0	0.0%	77.8%	\$0	0.0%	71.9%
Over \$1 Million			1	100.0%	\$300	100.0%	1.0%	0	0.0%					1	100.0%				
Not Known			0	0.0%	\$0	0.0%	1.0%	0	0.0%					0	0.0%				
Total		1	100.0%	\$300	100.0%	100.0%	0	0.0%					1	100.0%					
Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	61.5%	\$0	0.0%	20.7%	0	0.0%	55.6%	\$0	0.0%	16.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	30.8%	\$0	0.0%	55.2%	0	0.0%	22.2%	\$0	0.0%	28.8%	
	\$250,001 - \$500,000	1	100.0%	\$300	100.0%		0	0.0%	7.7%	\$0	0.0%	24.0%	1	100.0%	22.2%	\$300	100.0%	54.4%	
	Total	1	100.0%	\$300	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$300	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: TN Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	16.7	3,132	10.8	1,124	35.9	6,351	21.9
Moderate-income	3	10.0	1,990	6.9	298	15.0	4,599	15.9
Middle-income	12	40.0	14,304	49.4	1,366	9.5	6,146	21.2
Upper-income	10	33.3	9,555	33.0	364	3.8	11,885	41.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	30	100.0	28,981	100.0	3,152	10.9	28,981	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,720	1,994	7.1	34.9	3,048	53.3	678	11.9
Moderate-income	3,595	1,835	6.5	51.0	1,423	39.6	337	9.4
Middle-income	21,871	14,489	51.4	66.2	5,808	26.6	1,574	7.2
Upper-income	13,197	9,872	35.0	74.8	2,743	20.8	582	4.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	44,383	28,190	100.0	63.5	13,022	29.3	3,171	7.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	618	11.7	532	11.3	52	16.3	34	14.7
Moderate-income	316	6.0	291	6.2	17	5.3	8	3.4
Middle-income	2,569	48.8	2,302	48.8	152	47.6	115	49.6
Upper-income	1,764	33.5	1,591	33.7	98	30.7	75	32.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,267	100.0	4,716	100.0	319	100.0	232	100.0
Percentage of Total Businesses:				89.5		6.1		4.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.6	1	0.6	0	0.0	0	0.0
Moderate-income	19	10.5	18	10.2	1	20.0	0	0.0
Middle-income	101	55.8	99	56.3	2	40.0	0	0.0
Upper-income	60	33.1	58	33.0	2	40.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	181	100.0	176	100.0	5	100.0	0	.0
Percentage of Total Farms:				97.2		2.8		.0

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Jackson

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	7.1%	0	0.0%	1.4%	\$0	0.0%	0.7%	0	0.0%	1.5%	\$0	0.0%	0.8%
	Moderate	2	1.6%	\$171	1.2%	6.5%	1	1.6%	3.0%	\$49	0.7%	2.6%	1	1.6%	2.8%	\$122	1.7%	1.9%
	Middle	48	38.1%	\$4,561	32.4%	51.4%	27	42.2%	45.3%	\$2,521	37.0%	38.7%	21	33.9%	41.5%	\$2,040	28.1%	33.6%
	Upper	76	60.3%	\$9,336	66.4%	35.0%	36	56.3%	50.2%	\$4,238	62.3%	57.9%	40	64.5%	54.1%	\$5,098	70.2%	63.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	126	100.0%	\$14,068	100.0%	100.0%	64	100.0%	100.0%	\$6,808	100.0%	100.0%	62	100.0%	100.0%	\$7,260	100.0%	100.0%
REFINANCE	Low	1	0.5%	\$31	0.1%	7.1%	1	0.8%	1.6%	\$31	0.2%	0.6%	0	0.0%	1.1%	\$0	0.0%	0.4%
	Moderate	9	4.1%	\$763	3.1%	6.5%	5	4.0%	4.0%	\$280	1.9%	3.3%	4	4.3%	4.0%	\$483	4.9%	3.3%
	Middle	105	48.2%	\$10,484	42.0%	51.4%	55	44.4%	40.4%	\$5,684	37.7%	33.8%	50	53.2%	40.6%	\$4,800	48.4%	32.6%
	Upper	103	47.2%	\$13,694	54.8%	35.0%	63	50.8%	54.1%	\$9,069	60.2%	62.3%	40	42.6%	54.3%	\$4,625	46.7%	63.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	218	100.0%	\$24,972	100.0%	100.0%	124	100.0%	100.0%	\$15,064	100.0%	100.0%	94	100.0%	100.0%	\$9,908	100.0%	100.0%
HOME IMPROVEMENT	Low	3	12.0%	\$25	11.8%	7.1%	1	12.5%	4.1%	\$12	19.0%	1.7%	2	11.8%	5.7%	\$13	8.7%	5.2%
	Moderate	1	4.0%	\$7	3.3%	6.5%	0	0.0%	3.1%	\$0	0.0%	0.4%	1	5.9%	6.8%	\$7	4.7%	5.4%
	Middle	15	60.0%	\$103	48.6%	51.4%	7	87.5%	66.0%	\$51	81.0%	43.2%	8	47.1%	55.7%	\$52	34.9%	56.9%
	Upper	6	24.0%	\$77	36.3%	35.0%	0	0.0%	26.8%	\$0	0.0%	54.7%	6	35.3%	31.8%	\$77	51.7%	32.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$212	100.0%	100.0%	8	100.0%	100.0%	\$63	100.0%	100.0%	17	100.0%	100.0%	\$149	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	24.2%	0	0.0%	12.5%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.6%	0	0.0%	12.5%	\$0	0.0%	8.7%	0	0.0%	33.3%	\$0	0.0%	16.0%
	Middle	0	0.0%	\$0	0.0%	39.0%	0	0.0%	75.0%	\$0	0.0%	75.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	30.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	66.7%	\$0	0.0%	84.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	1.1%	\$56	0.1%	7.1%	2	1.0%	1.6%	\$43	0.2%	0.7%	2	1.2%	1.4%	\$13	0.1%	0.6%
	Moderate	12	3.3%	\$941	2.4%	6.5%	6	3.1%	3.6%	\$329	1.5%	3.0%	6	3.5%	3.6%	\$612	3.5%	2.7%
	Middle	168	45.5%	\$15,148	38.6%	51.4%	89	45.4%	43.2%	\$8,256	37.6%	36.0%	79	45.7%	41.4%	\$6,892	39.8%	33.2%
	Upper	185	50.1%	\$23,107	58.9%	35.0%	99	50.5%	51.6%	\$13,307	60.7%	60.3%	86	49.7%	53.6%	\$9,800	56.6%	63.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	369	100.0%	\$39,252	100.0%	100.0%	196	100.0%	100.0%	\$21,935	100.0%	100.0%	173	100.0%	100.0%	\$17,317	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	48	12.1%	\$3,465	12.6%	11.3%	18	13.2%	8.4%	\$1,651	11.7%	8.7%	30	11.5%	8.7%	\$1,814	13.5%	13.6%
	Moderate	21	5.3%	\$954	3.5%	6.2%	6	4.4%	4.3%	\$200	1.4%	4.1%	15	5.7%	4.4%	\$754	5.6%	2.2%
	Middle	182	45.7%	\$12,602	45.8%	48.8%	67	49.3%	41.1%	\$6,871	48.7%	42.7%	115	43.9%	43.5%	\$5,731	42.8%	40.9%
	Upper	147	36.9%	\$10,497	38.1%	33.7%	45	33.1%	44.3%	\$5,396	38.2%	43.4%	102	38.9%	41.9%	\$5,101	38.1%	42.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	1.1%	0	0.0%	1.5%	\$0	0.0%	0.4%	
Total	398	100.0%	\$27,518	100.0%	100.0%	136	100.0%	100.0%	\$14,118	100.0%	100.0%	262	100.0%	100.0%	\$13,400	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	1.8%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	13.3%	\$36	1.4%	10.2%	0	0.0%	1.8%	\$0	0.0%	0.4%	2	16.7%	11.1%	\$36	2.2%	5.8%
	Middle	9	60.0%	\$1,944	73.4%	56.3%	3	100.0%	43.6%	\$984	100.0%	41.6%	6	50.0%	38.9%	\$960	57.7%	31.9%
	Upper	4	26.7%	\$669	25.3%	33.0%	0	0.0%	52.7%	\$0	0.0%	57.5%	4	33.3%	50.0%	\$669	40.2%	62.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	15	100.0%	\$2,649	100.0%	100.0%	3	100.0%	100.0%	\$984	100.0%	100.0%	12	100.0%	100.0%	\$1,665	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TN Jackson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income	2010		2011												
		Count	Dollar		Bank	Agg	Count		Dollar										
				#			%	\$ (000s)	%	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	18	14.3%	\$1,351	9.6%	21.9%	12	18.8%	13.0%	\$919	13.5%	8.5%	6	9.7%	9.3%	\$432	6.0%	5.5%	
	Moderate	40	31.7%	\$3,834	27.3%	15.9%	21	32.8%	25.2%	\$2,050	30.1%	20.1%	19	30.6%	23.1%	\$1,784	24.6%	18.2%	
	Middle	30	23.8%	\$3,612	25.7%	21.2%	14	21.9%	21.2%	\$1,673	24.6%	20.3%	16	25.8%	19.9%	\$1,939	26.7%	19.0%	
	Upper	38	30.2%	\$5,271	37.5%	41.0%	17	26.6%	31.5%	\$2,166	31.8%	41.9%	21	33.9%	32.1%	\$3,105	42.8%	42.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.0%	\$0	0.0%	9.3%	0	0.0%	15.6%	\$0	0.0%	15.1%	
	Total	126	100.0%	\$14,068	100.0%	100.0%	64	100.0%	100.0%	\$6,808	100.0%	100.0%	62	100.0%	100.0%	\$7,260	100.0%	100.0%	
REFINANCE	Low	22	10.1%	\$1,434	5.7%	21.9%	11	8.9%	5.6%	\$718	4.8%	2.7%	11	11.7%	5.1%	\$716	7.2%	2.4%	
	Moderate	54	24.8%	\$4,472	17.9%	15.9%	30	24.2%	14.1%	\$2,679	17.8%	9.3%	24	25.5%	12.9%	\$1,793	18.1%	7.7%	
	Middle	58	26.6%	\$6,014	24.1%	21.2%	34	27.4%	18.5%	\$3,660	24.3%	15.1%	24	25.5%	17.5%	\$2,354	23.8%	13.8%	
	Upper	81	37.2%	\$12,648	50.6%	41.0%	47	37.9%	45.6%	\$7,749	51.4%	56.4%	34	36.2%	46.9%	\$4,899	49.4%	59.2%	
	Unknown	3	1.4%	\$404	1.6%	0.0%	2	1.6%	16.4%	\$258	1.7%	16.5%	1	1.1%	17.6%	\$146	1.5%	17.0%	
	Total	218	100.0%	\$24,972	100.0%	100.0%	124	100.0%	100.0%	\$15,064	100.0%	100.0%	94	100.0%	100.0%	\$9,908	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	16.0%	\$17	8.0%	21.9%	1	12.5%	10.3%	\$5	7.9%	3.4%	3	17.6%	12.5%	\$12	8.1%	4.7%	
	Moderate	10	40.0%	\$67	31.6%	15.9%	3	37.5%	26.8%	\$16	25.4%	14.1%	7	41.2%	20.5%	\$51	34.2%	9.2%	
	Middle	5	20.0%	\$45	21.2%	21.2%	3	37.5%	25.8%	\$32	50.8%	23.1%	2	11.8%	20.5%	\$13	8.7%	24.8%	
	Upper	6	24.0%	\$83	39.2%	41.0%	1	12.5%	29.9%	\$10	15.9%	52.6%	5	29.4%	37.5%	\$73	49.0%	48.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.2%	\$0	0.0%	6.9%	0	0.0%	9.1%	\$0	0.0%	13.3%	
	Total	25	100.0%	\$212	100.0%	100.0%	8	100.0%	100.0%	\$63	100.0%	100.0%	17	100.0%	100.0%	\$149	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	44	11.9%	\$2,802	7.1%	21.9%	24	12.2%	8.7%	\$1,642	7.5%	5.0%	20	11.6%	7.3%	\$1,160	6.7%	3.8%	
	Moderate	104	28.2%	\$8,373	21.3%	15.9%	54	27.6%	19.0%	\$4,745	21.6%	13.6%	50	28.9%	17.9%	\$3,628	21.0%	12.4%	
	Middle	93	25.2%	\$9,671	24.6%	21.2%	51	26.0%	19.7%	\$5,365	24.5%	17.2%	42	24.3%	18.7%	\$4,306	24.9%	16.2%	
	Upper	125	33.9%	\$18,002	45.9%	41.0%	65	33.2%	39.2%	\$9,925	45.2%	50.4%	60	34.7%	39.7%	\$8,077	46.6%	51.3%	
	Unknown	3	0.8%	\$404	1.0%	0.0%	2	1.0%	13.3%	\$258	1.2%	13.8%	1	0.6%	16.5%	\$146	0.8%	16.2%	
	Total	369	100.0%	\$39,252	100.0%	100.0%	196	100.0%	100.0%	\$21,935	100.0%	100.0%	173	100.0%	100.0%	\$17,317	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	129	32.4%	\$9,771	35.5%	89.5%	72	52.9%	46.9%	\$5,145	36.4%	52.6%	57	21.8%	40.8%	\$4,626	34.5%	43.7%
		Over \$1 Million	53	13.3%	\$13,004	47.3%	6.1%	32	23.5%					21	8.0%				
		Total Rev. available	182	45.7%	\$22,775	82.8%	95.6%	104	76.4%					78	29.8%				
		Rev. Not Known	216	54.3%	\$4,743	17.2%	4.4%	32	23.5%					184	70.2%				
	Total	398	100.0%	\$27,518	100.0%	100.0%	136	100.0%	100.0%				262	100.0%	100.0%				
Loan Size	\$100,000 or Less	345	86.7%	\$9,731	35.4%		107	78.7%	87.3%	\$3,987	28.2%	31.2%	238	90.8%	88.1%	\$5,744	42.9%	29.9%	
	\$100,001 - \$250,000	27	6.8%	\$4,746	17.2%		16	11.8%	8.0%	\$3,091	21.9%	25.1%	11	4.2%	6.8%	\$1,655	12.4%	20.6%	
	\$250,001 - \$1 Million	26	6.5%	\$13,041	47.4%		13	9.6%	4.7%	\$7,040	49.9%	43.7%	13	5.0%	5.2%	\$6,001	44.8%	49.5%	
	Total	398	100.0%	\$27,518	100.0%		136	100.0%	100.0%	\$14,118	100.0%	100.0%	262	100.0%	100.0%	\$13,400	100.0%	100.0%	
	Total Farms																		
Small Farm	Revenue	\$1 Million or Less	5	33.3%	\$615	23.2%	97.2%	1	33.3%	85.5%	\$150	15.2%	81.0%	4	33.3%	81.5%	\$465	27.9%	79.0%
		Over \$1 Million	7	46.7%	\$1,988	75.0%	2.8%	2	66.7%				5	41.7%					
		Not Known	3	20.0%	\$46	1.7%	0.0%	0	0.0%				3	25.0%					
		Total	15	100.0%	\$2,649	100.0%	100.0%	3	100.0%	100.0%				12	100.0%				
	Loan Size	\$100,000 or Less	6	40.0%	\$206	7.8%		0	0.0%	65.5%	\$0	0.0%	18.6%	6	50.0%	66.7%	\$206	12.4%	19.2%
		\$100,001 - \$250,000	4	26.7%	\$555	21.0%		1	33.3%	21.8%	\$150	15.2%	35.5%	3	25.0%	14.8%	\$405	24.3%	21.3%
Total		15	100.0%	\$2,649	100.0%		3	100.0%	100.0%	\$984	100.0%	100.0%	12	100.0%	100.0%	\$1,665	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: TN Johnson City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	9,076	19.7	
Moderate-income	8	22.2	5,852	12.7	1,218	20.8	8,097	17.6	
Middle-income	23	63.9	31,282	67.9	3,456	11.0	10,760	23.4	
Upper-income	5	13.9	8,944	19.4	458	5.1	18,145	39.4	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	36	100.0	46,078	100.0	5,132	11.1	46,078	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	11,213	5,245	11.0	46.8	4,637	41.4	1,331	11.9	
Middle-income	49,137	32,679	68.5	66.5	12,674	25.8	3,784	7.7	
Upper-income	13,349	9,783	20.5	73.3	2,663	19.9	903	6.8	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	73,699	47,707	100.0	64.7	19,974	27.1	6,018	8.2	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	1,042	15.1	938	14.9	58	16.8	46	15.7	
Middle-income	4,255	61.5	3,868	61.6	212	61.4	175	59.7	
Upper-income	1,619	23.4	1,472	23.4	75	21.7	72	24.6	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	6,916	100.0	6,278	100.0	345	100.0	293	100.0	
Percentage of Total Businesses:				90.8		5.0		4.2	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	5	2.9	5	3.0	0	0.0	0	0.0	
Middle-income	114	67.1	113	66.9	1	100.0	0	0.0	
Upper-income	51	30.0	51	30.2	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	170	100.0	169	100.0	1	100.0	0	.0	
Percentage of Total Farms:				99.4		.6		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Johnson City

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	7.0%	\$1,031	5.2%	11.0%	4	6.8%	8.3%	\$585	5.9%	6.5%	4	7.1%	6.5%	\$446	4.6%	4.7%
	Middle	72	62.6%	\$12,242	62.3%	68.5%	38	64.4%	63.7%	\$6,214	62.8%	59.8%	34	60.7%	65.7%	\$6,028	61.8%	63.0%
	Upper	35	30.4%	\$6,380	32.5%	20.5%	17	28.8%	28.0%	\$3,097	31.3%	33.7%	18	32.1%	27.8%	\$3,283	33.6%	32.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	115	100.0%	\$19,653	100.0%	100.0%	59	100.0%	100.0%	\$9,896	100.0%	100.0%	56	100.0%	100.0%	\$9,757	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	4.1%	\$1,009	3.8%	11.0%	5	4.8%	6.8%	\$802	4.7%	5.5%	2	3.1%	6.7%	\$207	2.2%	4.5%
	Middle	121	71.2%	\$18,666	70.1%	68.5%	70	66.7%	63.2%	\$10,868	63.6%	60.4%	51	78.5%	66.9%	\$7,798	81.8%	70.9%
	Upper	42	24.7%	\$6,951	26.1%	20.5%	30	28.6%	30.0%	\$5,421	31.7%	34.1%	12	18.5%	26.4%	\$1,530	16.0%	24.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	170	100.0%	\$26,626	100.0%	100.0%	105	100.0%	100.0%	\$17,091	100.0%	100.0%	65	100.0%	100.0%	\$9,535	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.0%	0	0.0%	16.1%	\$0	0.0%	10.6%	0	0.0%	12.3%	\$0	0.0%	11.1%
	Middle	12	92.3%	\$102	91.1%	68.5%	4	80.0%	68.1%	\$57	85.1%	70.1%	8	100.0%	68.8%	\$45	100.0%	60.5%
	Upper	1	7.7%	\$10	8.9%	20.5%	1	20.0%	15.8%	\$10	14.9%	19.2%	0	0.0%	18.8%	\$0	0.0%	28.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$112	100.0%	100.0%	5	100.0%	100.0%	\$67	100.0%	100.0%	8	100.0%	100.0%	\$45	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.3%	0	0.0%	15.4%	\$0	0.0%	9.5%	0	0.0%	19.4%	\$0	0.0%	66.9%
	Middle	0	0.0%	\$0	0.0%	57.4%	0	0.0%	76.9%	\$0	0.0%	86.3%	0	0.0%	75.0%	\$0	0.0%	32.0%
	Upper	0	0.0%	\$0	0.0%	16.3%	0	0.0%	7.7%	\$0	0.0%	4.1%	0	0.0%	5.6%	\$0	0.0%	1.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	15	5.0%	\$2,040	4.4%	11.0%	9	5.3%	7.9%	\$1,387	5.1%	6.0%	6	4.7%	7.1%	\$653	3.4%	9.3%
	Middle	205	68.8%	\$31,010	66.8%	68.5%	112	66.3%	63.7%	\$17,139	63.4%	60.9%	93	72.1%	66.6%	\$13,871	71.7%	65.0%
	Upper	78	26.2%	\$13,341	28.8%	20.5%	48	28.4%	28.4%	\$8,528	31.5%	33.1%	30	23.3%	26.3%	\$4,813	24.9%	25.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	298	100.0%	\$46,391	100.0%	100.0%	169	100.0%	100.0%	\$27,054	100.0%	100.0%	129	100.0%	100.0%	\$19,337	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	59	15.1%	\$3,387	17.3%	14.9%	24	14.7%	10.6%	\$1,912	18.3%	11.4%	35	15.3%	12.0%	\$1,475	16.2%	10.8%
	Middle	234	59.7%	\$11,116	56.9%	61.6%	97	59.5%	55.3%	\$6,072	58.2%	50.5%	137	59.8%	58.0%	\$5,044	55.5%	55.3%
	Upper	99	25.3%	\$5,028	25.7%	23.4%	42	25.8%	32.1%	\$2,451	23.5%	37.6%	57	24.9%	28.6%	\$2,577	28.3%	33.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	0.5%	0	0.0%	1.4%	\$0	0.0%	0.2%	
Total	392	100.0%	\$19,531	100.0%	100.0%	163	100.0%	100.0%	\$10,435	100.0%	100.0%	229	100.0%	100.0%	\$9,096	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.3%	\$0	0.0%	0.3%
	Middle	1	50.0%	\$12	50.0%	66.9%	0	0.0%	75.5%	\$0	0.0%	61.6%	1	50.0%	70.2%	\$12	50.0%	77.6%
	Upper	1	50.0%	\$12	50.0%	30.2%	0	0.0%	24.5%	\$0	0.0%	38.4%	1	50.0%	23.4%	\$12	50.0%	21.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.1%	\$0	0.0%	0.8%	
Total	2	100.0%	\$24	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$24	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TN Johnson City

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income	2010		2011												
		Count	Dollar		Bank	Agg	Count		Dollar										
				#			%	\$ (000s)	%	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	8	7.0%	\$723	3.7%	19.7%	4	6.8%	6.8%	\$374	3.8%	3.4%	4	7.1%	9.2%	\$349	3.6%	4.6%	
	Moderate	20	17.4%	\$2,197	11.2%	17.6%	10	16.9%	21.0%	\$1,002	10.1%	14.2%	10	17.9%	21.4%	\$1,195	12.2%	14.8%	
	Middle	25	21.7%	\$3,413	17.4%	23.4%	17	28.8%	24.6%	\$2,234	22.6%	21.3%	8	14.3%	22.8%	\$1,179	12.1%	19.8%	
	Upper	62	53.9%	\$13,320	67.8%	39.4%	28	47.5%	39.4%	\$6,286	63.5%	53.0%	34	60.7%	40.0%	\$7,034	72.1%	54.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.2%	\$0	0.0%	8.2%	0	0.0%	6.6%	\$0	0.0%	6.0%	
	Total	115	100.0%	\$19,653	100.0%	100.0%	59	100.0%	100.0%	\$9,896	100.0%	100.0%	56	100.0%	100.0%	\$9,757	100.0%	100.0%	
REFINANCE	Low	15	8.8%	\$1,108	4.2%	19.7%	8	7.6%	3.6%	\$553	3.2%	1.8%	7	10.8%	5.1%	\$555	5.8%	2.1%	
	Moderate	23	13.5%	\$2,795	10.5%	17.6%	12	11.4%	14.5%	\$1,482	8.7%	9.2%	11	16.9%	15.1%	\$1,313	13.8%	8.3%	
	Middle	40	23.5%	\$4,533	17.0%	23.4%	22	21.0%	19.5%	\$2,678	15.7%	15.1%	18	27.7%	21.8%	\$1,855	19.5%	31.0%	
	Upper	89	52.4%	\$17,726	66.6%	39.4%	61	58.1%	45.1%	\$12,192	71.3%	56.1%	28	43.1%	42.3%	\$5,534	58.0%	45.5%	
	Unknown	3	1.8%	\$464	1.7%	0.0%	2	1.9%	17.4%	\$186	1.1%	17.8%	1	1.5%	15.6%	\$278	2.9%	13.1%	
	Total	170	100.0%	\$26,626	100.0%	100.0%	105	100.0%	100.0%	\$17,091	100.0%	100.0%	65	100.0%	100.0%	\$9,535	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	7.7%	\$3	2.7%	19.7%	1	20.0%	14.8%	\$3	4.5%	3.6%	0	0.0%	16.4%	\$0	0.0%	5.4%	
	Moderate	5	38.5%	\$20	17.9%	17.6%	0	0.0%	19.0%	\$0	0.0%	12.9%	5	62.5%	18.2%	\$20	44.4%	12.5%	
	Middle	3	23.1%	\$31	27.7%	23.4%	1	20.0%	21.6%	\$14	20.9%	21.7%	2	25.0%	23.3%	\$17	37.8%	24.5%	
	Upper	4	30.8%	\$58	51.8%	39.4%	3	60.0%	35.8%	\$50	74.6%	46.8%	1	12.5%	35.3%	\$8	17.8%	52.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.7%	\$0	0.0%	15.0%	0	0.0%	6.8%	\$0	0.0%	5.5%	
	Total	13	100.0%	\$112	100.0%	100.0%	5	100.0%	100.0%	\$67	100.0%	100.0%	8	100.0%	100.0%	\$45	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	24	8.1%	\$1,834	4.0%	19.7%	13	7.7%	5.3%	\$930	3.4%	2.3%	11	8.5%	7.3%	\$904	4.7%	2.9%	
	Moderate	48	16.1%	\$5,012	10.8%	17.6%	22	13.0%	17.0%	\$2,484	9.2%	10.9%	26	20.2%	17.7%	\$2,528	13.1%	10.1%	
	Middle	68	22.8%	\$7,977	17.2%	23.4%	40	23.7%	21.3%	\$4,926	18.2%	17.1%	28	21.7%	22.2%	\$3,051	15.8%	24.6%	
	Upper	155	52.0%	\$31,104	67.0%	39.4%	92	54.4%	42.4%	\$18,528	68.5%	53.7%	63	48.8%	40.7%	\$12,576	65.0%	45.7%	
	Unknown	3	1.0%	\$464	1.0%	0.0%	2	1.2%	14.0%	\$186	0.7%	16.0%	1	0.8%	12.2%	\$278	1.4%	16.8%	
	Total	298	100.0%	\$46,391	100.0%	100.0%	169	100.0%	100.0%	\$27,054	100.0%	100.0%	129	100.0%	100.0%	\$19,337	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	147	37.5%	\$8,315	42.6%	90.8%	101	62.0%	41.2%	\$5,699	54.6%	38.9%	46	20.1%	41.2%	\$2,616	28.8%	38.9%
		Over \$1 Million	32	8.2%	\$4,507	23.1%	5.0%	21	12.9%					11	4.8%				
		Total Rev. available	179	45.7%	\$12,822	65.7%	95.8%	122	74.9%					57	24.9%				
		Rev. Not Known	213	54.3%	\$6,709	34.4%	4.2%	41	25.2%					172	75.1%				
	Total	392	100.0%	\$19,531	100.0%	100.0%	163	100.0%					229	100.0%					
Loan Size	\$100,000 or Less	373	95.2%	\$14,456	74.0%		152	93.3%	87.4%	\$7,354	70.5%	30.6%	221	96.5%	89.2%	\$7,102	78.1%	30.7%	
	\$100,001 - \$250,000	10	2.6%	\$1,788	9.2%		7	4.3%	6.0%	\$1,363	13.1%	16.3%	3	1.3%	5.0%	\$425	4.7%	15.8%	
	\$250,001 - \$1 Million	9	2.3%	\$3,287	16.8%		4	2.5%	6.7%	\$1,718	16.5%	53.1%	5	2.2%	5.8%	\$1,569	17.2%	53.5%	
	Total	392	100.0%	\$19,531	100.0%		163	100.0%	100.0%	\$10,435	100.0%	100.0%	229	100.0%	100.0%	\$9,096	100.0%	100.0%	
	Small Farm	Revenue	Total Farms																
\$1 Million or Less			0	0.0%	\$0	0.0%	99.4%	0	0.0%	94.3%	\$0	0.0%	99.0%	0	0.0%	85.1%	\$0	0.0%	88.4%
Over \$1 Million			0	0.0%	\$0	0.0%	0.6%	0	0.0%					0	0.0%				
Not Known			2	100.0%	\$24	100.0%	0.0%	0	0.0%					2	100.0%				
Total		2	100.0%	\$24	100.0%	100.0%	0	0.0%					2	100.0%					
Loan Size		\$100,000 or Less	2	100.0%	\$24	100.0%		0	0.0%	83.0%	\$0	0.0%	34.2%	2	100.0%	76.6%	\$24	100.0%	31.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	13.2%	\$0	0.0%	38.2%	0	0.0%	19.1%	\$0	0.0%	48.1%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	27.6%	0	0.0%	4.3%	\$0	0.0%	20.3%	
	Total	2	100.0%	\$24	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$24	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: TN Knoxville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	12.1	7,629	4.6	2,670	35.0	32,135	19.6
Moderate-income	26	21.0	20,957	12.8	3,222	15.4	29,473	17.9
Middle-income	58	46.8	96,034	58.5	6,636	6.9	35,884	21.8
Upper-income	24	19.4	39,622	24.1	1,085	2.7	66,750	40.6
Unknown-income	1	0.8	0	0.0	0	0.0	0	0.0
Total Assessment Area	124	100.0	164,242	100.0	13,613	8.3	164,242	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	18,096	5,061	2.9	28.0	10,587	58.5	2,448	13.5
Moderate-income	42,441	20,557	11.9	48.4	17,314	40.8	4,570	10.8
Middle-income	148,402	102,516	59.5	69.1	34,345	23.1	11,541	7.8
Upper-income	59,287	44,044	25.6	74.3	11,839	20.0	3,404	5.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	268,226	172,178	100.0	64.2	74,085	27.6	21,963	8.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2,208	7.2	1,769	6.5	262	13.6	177	11.8
Moderate-income	4,211	13.8	3,646	13.5	299	15.5	266	17.8
Middle-income	14,981	49.1	13,587	50.1	782	40.6	612	41.0
Upper-income	9,107	29.8	8,086	29.8	582	30.2	439	29.4
Unknown-income	5	0.0	5	0.0	0	0.0	0	0.0
Total Assessment Area	30,512	100.0	27,093	100.0	1,925	100.0	1,494	100.0
Percentage of Total Businesses:				88.8		6.3		4.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4	1.1	3	0.8	1	25.0	0	0.0
Moderate-income	26	6.9	25	6.8	0	0.0	1	25.0
Middle-income	272	72.0	269	72.7	2	50.0	1	25.0
Upper-income	76	20.1	73	19.7	1	25.0	2	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	378	100.0	370	100.0	4	100.0	4	100.0
Percentage of Total Farms:				97.9		1.1		1.1

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Knoxville

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	3	0.7%	\$310	0.4%	2.9%	2	0.9%	1.8%	\$254	0.6%	1.2%	1	0.4%	2.0%	\$56	0.1%	1.3%
	Moderate	28	6.2%	\$3,107	3.8%	11.9%	16	7.1%	9.3%	\$1,746	4.3%	5.8%	12	5.3%	7.8%	\$1,361	3.2%	4.8%
	Middle	233	51.7%	\$36,756	44.4%	59.5%	111	49.6%	56.0%	\$16,934	42.1%	50.0%	122	53.7%	56.1%	\$19,822	46.6%	49.1%
	Upper	187	41.5%	\$42,633	51.5%	25.6%	95	42.4%	32.9%	\$21,312	53.0%	43.0%	92	40.5%	34.1%	\$21,321	50.1%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	451	100.0%	\$82,806	100.0%	100.0%	224	100.0%	100.0%	\$40,246	100.0%	100.0%	227	100.0%	100.0%	\$42,560	100.0%	100.0%
REFINANCE	Low	7	0.8%	\$367	0.2%	2.9%	2	0.4%	1.1%	\$125	0.1%	0.7%	5	1.4%	1.5%	\$242	0.4%	0.9%
	Moderate	45	5.3%	\$4,250	2.5%	11.9%	27	5.4%	6.3%	\$2,735	2.7%	4.1%	18	5.1%	6.7%	\$1,515	2.3%	4.2%
	Middle	400	47.0%	\$63,395	37.7%	59.5%	228	45.7%	55.2%	\$35,843	34.7%	49.3%	172	48.9%	55.5%	\$27,552	42.4%	50.4%
	Upper	399	46.9%	\$100,187	59.6%	25.6%	242	48.5%	37.3%	\$64,497	62.5%	45.9%	157	44.6%	36.3%	\$35,690	54.9%	44.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	851	100.0%	\$168,199	100.0%	100.0%	499	100.0%	100.0%	\$103,200	100.0%	100.0%	352	100.0%	100.0%	\$64,999	100.0%	100.0%
HOME IMPROVEMENT	Low	5	5.4%	\$46	5.3%	2.9%	3	7.5%	2.3%	\$34	8.5%	1.4%	2	3.8%	2.2%	\$12	2.6%	1.3%
	Moderate	10	10.9%	\$65	7.5%	11.9%	3	7.5%	11.7%	\$25	6.2%	6.0%	7	13.5%	12.5%	\$40	8.6%	6.9%
	Middle	60	65.2%	\$562	65.0%	59.5%	26	65.0%	59.1%	\$261	65.1%	50.7%	34	65.4%	58.5%	\$301	65.0%	53.7%
	Upper	17	18.5%	\$191	22.1%	25.6%	8	20.0%	26.9%	\$81	20.2%	41.8%	9	17.3%	26.8%	\$110	23.8%	38.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	92	100.0%	\$864	100.0%	100.0%	40	100.0%	100.0%	\$401	100.0%	100.0%	52	100.0%	100.0%	\$463	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	18.4%	0	0.0%	9.3%	\$0	0.0%	5.1%	0	0.0%	7.3%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	25.3%	0	0.0%	27.9%	\$0	0.0%	12.9%	0	0.0%	46.3%	\$0	0.0%	14.0%
	Middle	0	0.0%	\$0	0.0%	36.1%	0	0.0%	55.8%	\$0	0.0%	77.9%	0	0.0%	34.1%	\$0	0.0%	12.9%
	Upper	0	0.0%	\$0	0.0%	20.2%	0	0.0%	7.0%	\$0	0.0%	4.1%	0	0.0%	12.2%	\$0	0.0%	72.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	15	1.1%	\$723	0.3%	2.9%	7	0.9%	1.4%	\$413	0.3%	0.9%	8	1.3%	1.7%	\$310	0.3%	1.1%
	Moderate	83	6.0%	\$7,422	2.9%	11.9%	46	6.0%	7.5%	\$4,506	3.1%	4.7%	37	5.9%	7.5%	\$2,916	2.7%	4.7%
	Middle	693	49.7%	\$100,713	40.0%	59.5%	365	47.8%	55.6%	\$53,038	36.9%	49.9%	328	52.0%	55.8%	\$47,675	44.1%	48.9%
	Upper	603	43.3%	\$143,011	56.8%	25.6%	345	45.2%	35.4%	\$85,890	59.7%	44.4%	258	40.9%	35.0%	\$57,121	52.9%	45.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,394	100.0%	\$251,869	100.0%	100.0%	763	100.0%	100.0%	\$143,847	100.0%	100.0%	631	100.0%	100.0%	\$108,022	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	294	10.2%	\$23,040	10.4%	6.5%	117	10.4%	7.4%	\$12,466	10.6%	11.3%	177	10.1%	8.1%	\$10,574	10.1%	11.2%
	Moderate	416	14.5%	\$34,224	15.4%	13.5%	163	14.6%	11.0%	\$16,736	14.2%	10.3%	253	14.4%	11.8%	\$17,488	16.7%	12.0%
	Middle	1,131	39.3%	\$79,334	35.7%	50.1%	432	38.6%	41.9%	\$39,636	33.7%	37.4%	699	39.8%	42.0%	\$39,698	38.0%	36.5%
	Upper	1,032	35.9%	\$85,213	38.4%	29.8%	406	36.3%	37.1%	\$48,571	41.3%	40.1%	626	35.6%	36.1%	\$36,642	35.1%	39.7%
	Unknown	3	0.1%	\$200	0.1%	0.0%	2	0.2%	0.0%	\$150	0.1%	0.0%	1	0.1%	0.0%	\$50	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	0.8%	0	0.0%	2.0%	\$0	0.0%	0.6%	
Total	2,876	100.0%	\$222,011	100.0%	100.0%	1,120	100.0%	100.0%	\$117,559	100.0%	100.0%	1,756	100.0%	100.0%	\$104,452	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	3.0%	\$0	0.0%	0.7%	0	0.0%	4.8%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	6.8%	0	0.0%	9.1%	\$0	0.0%	3.9%	0	0.0%	9.5%	\$0	0.0%	25.6%
	Middle	6	100.0%	\$1,182	100.0%	72.7%	2	100.0%	69.7%	\$895	100.0%	92.9%	4	100.0%	66.7%	\$287	100.0%	69.5%
	Upper	0	0.0%	\$0	0.0%	19.7%	0	0.0%	15.2%	\$0	0.0%	2.5%	0	0.0%	19.0%	\$0	0.0%	4.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	6	100.0%	\$1,182	100.0%	100.0%	2	100.0%	100.0%	\$895	100.0%	100.0%	4	100.0%	100.0%	\$287	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TN Knoxville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count		Dollar		#	Count		Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %		%	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Agg			
HOME PURCHASE	Low	43	9.5%	\$3,761	4.5%	19.6%	21	9.4%	12.3%	\$1,848	4.6%	6.4%	22	9.7%	12.7%	\$1,913	4.5%	6.5%	
	Moderate	111	24.6%	\$13,535	16.3%	17.9%	62	27.7%	25.1%	\$7,625	18.9%	18.3%	49	21.6%	22.7%	\$5,910	13.9%	16.5%	
	Middle	90	20.0%	\$13,950	16.8%	21.8%	44	19.6%	22.3%	\$6,649	16.5%	21.0%	46	20.3%	20.9%	\$7,301	17.2%	19.8%	
	Upper	206	45.7%	\$51,334	62.0%	40.6%	97	43.3%	33.0%	\$24,124	59.9%	47.0%	109	48.0%	34.2%	\$27,210	63.9%	48.2%	
	Unknown	1	0.2%	\$226	0.3%	0.0%	0	0.0%	7.3%	\$0	0.0%	7.3%	1	0.4%	9.4%	\$226	0.5%	9.0%	
	Total	451	100.0%	\$82,806	100.0%	100.0%	224	100.0%	100.0%	\$40,246	100.0%	100.0%	227	100.0%	100.0%	\$42,560	100.0%	100.0%	
REFINANCE	Low	77	9.0%	\$6,827	4.1%	19.6%	47	9.4%	6.0%	\$4,624	4.5%	3.2%	30	8.5%	6.5%	\$2,203	3.4%	3.4%	
	Moderate	133	15.6%	\$13,996	8.3%	17.9%	73	14.6%	15.5%	\$7,654	7.4%	10.2%	60	17.0%	15.9%	\$6,342	9.8%	10.6%	
	Middle	176	20.7%	\$23,640	14.1%	21.8%	107	21.4%	20.7%	\$14,269	13.8%	17.0%	69	19.6%	19.7%	\$9,371	14.4%	16.5%	
	Upper	449	52.8%	\$120,531	71.7%	40.6%	259	51.9%	41.6%	\$73,829	71.5%	53.9%	190	54.0%	41.0%	\$46,702	71.9%	52.7%	
	Unknown	16	1.9%	\$3,205	1.9%	0.0%	13	2.6%	16.2%	\$2,824	2.7%	15.7%	3	0.9%	16.8%	\$381	0.6%	16.8%	
	Total	851	100.0%	\$168,199	100.0%	100.0%	499	100.0%	100.0%	\$103,200	100.0%	100.0%	352	100.0%	100.0%	\$64,999	100.0%	100.0%	
HOME IMPROVEMENT	Low	24	26.1%	\$137	15.9%	19.6%	7	17.5%	15.7%	\$37	9.2%	5.2%	17	32.7%	16.8%	\$100	21.6%	5.2%	
	Moderate	24	26.1%	\$174	20.1%	17.9%	11	27.5%	19.6%	\$78	19.5%	12.1%	13	25.0%	21.7%	\$96	20.7%	12.7%	
	Middle	22	23.9%	\$184	21.3%	21.8%	10	25.0%	22.1%	\$82	20.4%	18.1%	12	23.1%	21.8%	\$102	22.0%	21.0%	
	Upper	21	22.8%	\$364	42.1%	40.6%	11	27.5%	36.2%	\$199	49.6%	53.8%	10	19.2%	34.4%	\$165	35.6%	52.4%	
	Unknown	1	1.1%	\$5	0.6%	0.0%	1	2.5%	6.4%	\$5	1.2%	10.7%	0	0.0%	5.3%	\$0	0.0%	8.7%	
	Total	92	100.0%	\$864	100.0%	100.0%	40	100.0%	100.0%	\$401	100.0%	100.0%	52	100.0%	100.0%	\$463	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	144	10.3%	\$10,725	4.3%	19.6%	75	9.8%	8.4%	\$6,509	4.5%	4.2%	69	10.9%	9.3%	\$4,216	3.9%	4.5%	
	Moderate	268	19.2%	\$27,705	11.0%	17.9%	146	19.1%	18.8%	\$15,357	10.7%	12.8%	122	19.3%	18.7%	\$12,348	11.4%	12.5%	
	Middle	288	20.7%	\$37,774	15.0%	21.8%	161	21.1%	21.2%	\$21,000	14.6%	18.1%	127	20.1%	20.2%	\$16,774	15.5%	17.3%	
	Upper	676	48.5%	\$172,229	68.4%	40.6%	367	48.1%	38.5%	\$98,152	68.2%	51.1%	309	49.0%	38.1%	\$74,077	68.6%	49.5%	
	Unknown	18	1.3%	\$3,436	1.4%	0.0%	14	1.8%	13.0%	\$2,829	2.0%	13.9%	4	0.6%	13.7%	\$607	0.6%	16.1%	
	Total	1,394	100.0%	\$251,869	100.0%	100.0%	763	100.0%	100.0%	\$143,847	100.0%	100.0%	631	100.0%	100.0%	\$108,022	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	972	33.8%	\$74,459	33.5%	88.8%	576	51.4%	34.8%	\$44,147	37.6%	37.4%	396	22.6%	37.1%	\$30,312	29.0%	36.4%
		Over \$1 Million	536	18.6%	\$104,732	47.2%	6.3%	297	26.5%				239	13.6%					
		Total Rev. available	1,508	52.4%	\$179,191	80.7%	95.1%	873	77.9%				635	36.2%					
		Rev. Not Known	1,368	47.6%	\$42,820	19.3%	4.9%	247	22.1%				1,121	63.8%					
	Total	2,876	100.0%	\$222,011	100.0%	100.0%	1,120	100.0%	100.0%				1,756	100.0%					
	Loan Size	\$100,000 or Less	2,535	88.1%	\$94,799	42.7%		937	83.7%	85.0%	\$44,817	38.1%	22.3%	1,598	91.0%	88.3%	\$49,982	47.9%	25.4%
		\$100,001 - \$250,000	168	5.8%	\$31,285	14.1%		83	7.4%	6.9%	\$15,667	13.3%	16.8%	85	4.8%	5.9%	\$15,618	15.0%	18.6%
		\$250,001 - \$1 Million	173	6.0%	\$95,927	43.2%		100	8.9%	8.1%	\$57,075	48.6%	60.8%	73	4.2%	5.8%	\$38,852	37.2%	56.0%
		Total	2,876	100.0%	\$222,011	100.0%		1,120	100.0%	100.0%	\$117,559	100.0%	100.0%	1,756	100.0%	100.0%	\$104,452	100.0%	100.0%
Small Farm		Revenue	Total Farms																
	\$1 Million or Less		3	50.0%	\$677	57.3%	97.9%	1	50.0%	63.6%	\$445	49.7%	54.7%	2	50.0%	57.1%	\$232	80.8%	59.3%
	Over \$1 Million		1	16.7%	\$450	38.1%	1.1%	1	50.0%				0	0.0%					
	Not Known		2	33.3%	\$55	4.7%	1.1%	0	0.0%				2	50.0%					
	Total	6	100.0%	\$1,182	100.0%	100.0%	2	100.0%				4	100.0%						
	Loan Size	\$100,000 or Less	3	50.0%	\$95	8.0%		0	0.0%	93.9%	\$0	0.0%	33.5%	3	75.0%	76.2%	\$95	33.1%	22.6%
		\$100,001 - \$250,000	1	16.7%	\$192	16.2%		0	0.0%	0.0%	\$0	0.0%	0.0%	1	25.0%	14.3%	\$192	66.9%	30.3%
		\$250,001 - \$500,000	2	33.3%	\$895	75.7%		2	100.0%	6.1%	\$895	100.0%	66.5%	0	0.0%	9.5%	\$0	0.0%	47.1%
		Total	6	100.0%	\$1,182	100.0%		2	100.0%	100.0%	\$895	100.0%	100.0%	4	100.0%	100.0%	\$287	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: TN Morristown

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	5,256	17.9	
Moderate-income	2	9.5	1,728	5.9	459	26.6	5,189	17.7	
Middle-income	15	71.4	22,203	75.6	2,157	9.7	6,806	23.2	
Upper-income	4	19.0	5,430	18.5	358	6.6	12,110	41.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	21	100.0	29,361	100.0	2,974	10.1	29,361	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	2,777	1,425	4.7	51.3	1,098	39.5	254	9.1	
Middle-income	33,816	23,041	76.3	68.1	7,690	22.7	3,085	9.1	
Upper-income	7,419	5,739	19.0	77.4	1,373	18.5	307	4.1	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	44,012	30,205	100.0	68.6	10,161	23.1	3,646	8.3	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	462	11.1	385	10.2	45	21.0	32	17.6	
Middle-income	3,028	72.9	2,774	73.8	130	60.7	124	68.1	
Upper-income	665	16.0	600	16.0	39	18.2	26	14.3	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	4,155	100.0	3,759	100.0	214	100.0	182	100.0	
Percentage of Total Businesses:				90.5		5.2		4.4	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	4	2.7	4	2.8	0	0.0	0	0.0	
Middle-income	134	91.2	133	91.7	1	50.0	0	0.0	
Upper-income	9	6.1	8	5.5	1	50.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	147	100.0	145	100.0	2	100.0	0	.0	
Percentage of Total Farms:				98.6		1.4		.0	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Morristown

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	4.2%	\$134	2.2%	4.7%	1	3.6%	3.0%	\$57	1.5%	1.9%	1	5.0%	2.3%	\$77	3.3%	1.2%
	Middle	31	64.6%	\$3,591	59.1%	76.3%	17	60.7%	75.4%	\$1,989	52.8%	73.8%	14	70.0%	75.8%	\$1,602	69.4%	74.6%
	Upper	15	31.3%	\$2,353	38.7%	19.0%	10	35.7%	21.6%	\$1,722	45.7%	24.2%	5	25.0%	21.9%	\$631	27.3%	24.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	48	100.0%	\$6,078	100.0%	100.0%	28	100.0%	100.0%	\$3,768	100.0%	100.0%	20	100.0%	100.0%	\$2,310	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.7%	0	0.0%	2.4%	\$0	0.0%	1.5%	0	0.0%	2.2%	\$0	0.0%	2.3%
	Middle	49	71.0%	\$5,921	62.1%	76.3%	29	70.7%	75.9%	\$3,868	62.4%	75.9%	20	71.4%	75.5%	\$2,053	61.7%	74.9%
	Upper	20	29.0%	\$3,609	37.9%	19.0%	12	29.3%	21.7%	\$2,332	37.6%	22.6%	8	28.6%	22.3%	\$1,277	38.3%	22.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	69	100.0%	\$9,530	100.0%	100.0%	41	100.0%	100.0%	\$6,200	100.0%	100.0%	28	100.0%	100.0%	\$3,330	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.7%	0	0.0%	2.3%	\$0	0.0%	1.6%	0	0.0%	3.3%	\$0	0.0%	3.1%
	Middle	14	93.3%	\$94	95.9%	76.3%	9	90.0%	76.2%	\$68	94.4%	73.9%	5	100.0%	75.8%	\$26	100.0%	72.8%
	Upper	1	6.7%	\$4	4.1%	19.0%	1	10.0%	21.5%	\$4	5.6%	24.5%	0	0.0%	20.9%	\$0	0.0%	24.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$98	100.0%	100.0%	10	100.0%	100.0%	\$72	100.0%	100.0%	5	100.0%	100.0%	\$26	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	77.0%	0	0.0%	90.9%	\$0	0.0%	95.3%	0	0.0%	83.3%	\$0	0.0%	94.5%
	Upper	0	0.0%	\$0	0.0%	13.2%	0	0.0%	9.1%	\$0	0.0%	4.7%	0	0.0%	16.7%	\$0	0.0%	5.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	1.5%	\$134	0.9%	4.7%	1	1.3%	2.5%	\$57	0.6%	1.6%	1	1.9%	2.3%	\$77	1.4%	1.9%
	Middle	94	71.2%	\$9,606	61.2%	76.3%	55	69.6%	75.8%	\$5,925	59.0%	75.5%	39	73.6%	75.6%	\$3,681	65.0%	74.9%
	Upper	36	27.3%	\$5,966	38.0%	19.0%	23	29.1%	21.6%	\$4,058	40.4%	22.9%	13	24.5%	22.1%	\$1,908	33.7%	23.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	132	100.0%	\$15,706	100.0%	100.0%	79	100.0%	100.0%	\$10,040	100.0%	100.0%	53	100.0%	100.0%	\$5,666	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	29	16.5%	\$5,019	31.2%	10.2%	14	18.7%	11.3%	\$3,194	40.7%	18.4%	15	14.9%	9.8%	\$1,825	22.1%	17.7%
	Middle	108	61.4%	\$7,002	43.5%	73.8%	47	62.7%	64.8%	\$3,735	47.6%	59.8%	61	60.4%	70.5%	\$3,267	39.6%	60.5%
	Upper	39	22.2%	\$4,078	25.3%	16.0%	14	18.7%	19.1%	\$923	11.8%	20.8%	25	24.8%	15.9%	\$3,155	38.3%	21.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.9%	\$0	0.0%	1.0%	0	0.0%	3.8%	\$0	0.0%	0.8%	
Total	176	100.0%	\$16,099	100.0%	100.0%	75	100.0%	100.0%	\$7,852	100.0%	100.0%	101	100.0%	100.0%	\$8,247	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.8%	0	0.0%	11.5%	\$0	0.0%	12.4%	0	0.0%	4.8%	\$0	0.0%	13.3%
	Middle	5	100.0%	\$365	100.0%	91.7%	2	100.0%	84.6%	\$295	100.0%	84.1%	3	100.0%	90.5%	\$70	100.0%	86.4%
	Upper	0	0.0%	\$0	0.0%	5.5%	0	0.0%	3.8%	\$0	0.0%	3.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	0.3%	
Total	5	100.0%	\$365	100.0%	100.0%	2	100.0%	100.0%	\$295	100.0%	100.0%	3	100.0%	100.0%	\$70	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TN Morristown

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income	2010		2011												
		Count	Dollar		Count	Dollar	2010		2011										
				#			%	\$ (000s)	%	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	2	4.2%	\$143	2.4%	17.9%	2	7.1%	8.7%	\$143	3.8%	4.7%	0	0.0%	7.8%	\$0	0.0%	4.4%	
	Moderate	15	31.3%	\$1,421	23.4%	17.7%	9	32.1%	24.9%	\$770	20.4%	19.1%	6	30.0%	21.3%	\$651	28.2%	15.6%	
	Middle	9	18.8%	\$1,048	17.2%	23.2%	3	10.7%	22.1%	\$378	10.0%	20.6%	6	30.0%	25.8%	\$670	29.0%	22.0%	
	Upper	22	45.8%	\$3,466	57.0%	41.2%	14	50.0%	34.6%	\$2,477	65.7%	46.0%	8	40.0%	34.6%	\$989	42.8%	48.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.7%	\$0	0.0%	9.6%	0	0.0%	10.4%	\$0	0.0%	9.1%	
	Total	48	100.0%	\$6,078	100.0%	100.0%	28	100.0%	100.0%	\$3,768	100.0%	100.0%	20	100.0%	100.0%	\$2,310	100.0%	100.0%	
REFINANCE	Low	9	13.0%	\$636	6.7%	17.9%	4	9.8%	4.8%	\$360	5.8%	2.4%	5	17.9%	7.1%	\$276	8.3%	3.9%	
	Moderate	8	11.6%	\$722	7.6%	17.7%	4	9.8%	14.4%	\$350	5.6%	10.5%	4	14.3%	15.3%	\$372	11.2%	11.3%	
	Middle	20	29.0%	\$2,034	21.3%	23.2%	13	31.7%	20.4%	\$1,205	19.4%	16.9%	7	25.0%	20.0%	\$829	24.9%	16.2%	
	Upper	32	46.4%	\$6,138	64.4%	41.2%	20	48.8%	41.8%	\$4,285	69.1%	51.0%	12	42.9%	38.8%	\$1,853	55.6%	48.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.7%	\$0	0.0%	19.1%	0	0.0%	18.8%	\$0	0.0%	20.0%	
	Total	69	100.0%	\$9,530	100.0%	100.0%	41	100.0%	100.0%	\$6,200	100.0%	100.0%	28	100.0%	100.0%	\$3,330	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	20.0%	\$12	12.2%	17.9%	3	30.0%	10.8%	\$12	16.7%	2.9%	0	0.0%	12.4%	\$0	0.0%	6.2%	
	Moderate	5	33.3%	\$18	18.4%	17.7%	3	30.0%	14.6%	\$11	15.3%	11.0%	2	40.0%	23.5%	\$7	26.9%	18.3%	
	Middle	2	13.3%	\$12	12.2%	23.2%	1	10.0%	31.5%	\$6	8.3%	37.1%	1	20.0%	17.0%	\$6	23.1%	19.7%	
	Upper	5	33.3%	\$56	57.1%	41.2%	3	30.0%	35.4%	\$43	59.7%	38.6%	2	40.0%	36.6%	\$13	50.0%	43.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.7%	\$0	0.0%	10.3%	0	0.0%	10.5%	\$0	0.0%	12.2%	
	Total	15	100.0%	\$98	100.0%	100.0%	10	100.0%	100.0%	\$72	100.0%	100.0%	5	100.0%	100.0%	\$26	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	14	10.6%	\$791	5.0%	17.9%	9	11.4%	6.3%	\$515	5.1%	3.1%	5	9.4%	7.6%	\$276	4.9%	4.1%	
	Moderate	28	21.2%	\$2,161	13.8%	17.7%	16	20.3%	17.7%	\$1,131	11.3%	13.0%	12	22.6%	18.0%	\$1,030	18.2%	13.0%	
	Middle	31	23.5%	\$3,094	19.7%	23.2%	17	21.5%	21.3%	\$1,589	15.8%	18.2%	14	26.4%	21.9%	\$1,505	26.6%	18.3%	
	Upper	59	44.7%	\$9,660	61.5%	41.2%	37	46.8%	39.1%	\$6,805	67.8%	48.7%	22	41.5%	37.0%	\$2,855	50.4%	48.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.6%	\$0	0.0%	17.0%	0	0.0%	15.4%	\$0	0.0%	16.4%	
	Total	132	100.0%	\$15,706	100.0%	100.0%	79	100.0%	100.0%	\$10,040	100.0%	100.0%	53	100.0%	100.0%	\$5,666	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	64	36.4%	\$5,763	35.8%	98.6%	43	57.3%	39.4%	\$3,483	44.4%	46.9%	21	20.8%	40.4%	\$2,280	27.6%	36.9%
		Over \$1 Million	40	22.7%	\$8,011	49.8%	5.2%	19	25.3%					21	20.8%				
		Total Rev. available	104	59.1%	\$13,774	85.6%	95.7%	62	82.6%					42	41.6%				
		Rev. Not Known	72	40.9%	\$2,325	14.4%	4.4%	13	17.3%					59	58.4%				
	Total	176	100.0%	\$16,099	100.0%	100.0%	75	100.0%					101	100.0%					
Loan Size	\$100,000 or Less	139	79.0%	\$4,971	30.9%		57	76.0%	86.6%	\$2,423	30.9%	22.8%	82	81.2%	90.0%	\$2,548	30.9%	26.9%	
	\$100,001 - \$250,000	22	12.5%	\$3,752	23.3%		11	14.7%	7.8%	\$1,941	24.7%	22.9%	11	10.9%	5.1%	\$1,811	22.0%	18.6%	
	\$250,001 - \$1 Million	15	8.5%	\$7,376	45.8%		7	9.3%	5.6%	\$3,488	44.4%	54.3%	8	7.9%	5.0%	\$3,888	47.1%	54.6%	
	Total	176	100.0%	\$16,099	100.0%		75	100.0%	100.0%	\$7,852	100.0%	100.0%	101	100.0%	100.0%	\$8,247	100.0%	100.0%	
	Total Farms																		
Small Farm	Revenue	\$1 Million or Less	2	40.0%	\$295	80.8%	98.6%	2	100.0%	88.5%	\$295	100.0%	84.1%	0	0.0%	66.7%	\$0	0.0%	79.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.4%	0	0.0%				0	0.0%					
		Not Known	3	60.0%	\$70	19.2%	0.0%	0	0.0%				3	100.0%					
		Total	5	100.0%	\$365	100.0%	100.0%	2	100.0%				3	100.0%					
	Loan Size	\$100,000 or Less	4	80.0%	\$85	23.3%		1	50.0%	73.1%	\$15	5.1%	22.6%	3	100.0%	71.4%	\$70	100.0%	15.0%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	19.2%	\$0	0.0%	50.0%	0	0.0%	19.0%	\$0	0.0%	49.7%	
\$250,001 - \$500,000		1	20.0%	\$280	76.7%		1	50.0%	7.7%	\$280	94.9%	27.4%	0	0.0%	9.5%	\$0	0.0%	35.3%	
Total		5	100.0%	\$365	100.0%		2	100.0%	100.0%	\$295	100.0%	100.0%	3	100.0%	100.0%	\$70	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: TN Southern TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	13,819	16.6
Moderate-income	2	3.3	2,424	2.9	605	25.0	13,068	15.7
Middle-income	43	71.7	56,805	68.3	6,178	10.9	17,370	20.9
Upper-income	15	25.0	23,960	28.8	1,676	7.0	38,932	46.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	60	100.0	83,189	100.0	8,459	10.2	83,189	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	4,076	1,893	2.3	46.4	1,705	41.8	478	11.7
Middle-income	87,319	57,473	68.4	65.8	21,098	24.2	8,748	10.0
Upper-income	33,746	24,679	29.4	73.1	6,438	19.1	2,629	7.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	125,141	84,045	100.0	67.2	29,241	23.4	11,855	9.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	667	4.8	583	4.6	45	7.4	39	6.6
Middle-income	9,661	69.3	8,858	69.5	402	66.0	401	67.9
Upper-income	3,612	25.9	3,299	25.9	162	26.6	151	25.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	13,940	100.0	12,740	100.0	609	100.0	591	100.0
Percentage of Total Businesses:				91.4		4.4		4.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	3	0.3	3	0.3	0	0.0	0	0.0
Middle-income	802	74.5	791	74.5	9	81.8	2	66.7
Upper-income	271	25.2	268	25.2	2	18.2	1	33.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,076	100.0	1,062	100.0	11	100.0	3	100.0
Percentage of Total Farms:				98.7		1.0		.3

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Southern TN

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	0.5%	\$54	0.2%	2.3%	1	0.8%	1.4%	\$54	0.4%	0.9%	0	0.0%	1.2%	\$0	0.0%	0.8%
	Middle	97	43.9%	\$12,471	42.2%	68.4%	48	40.7%	56.9%	\$5,324	34.8%	52.4%	49	47.6%	57.6%	\$7,147	50.1%	53.2%
	Upper	123	55.7%	\$17,024	57.6%	29.4%	69	58.5%	41.7%	\$9,902	64.8%	46.7%	54	52.4%	41.1%	\$7,122	49.9%	46.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	221	100.0%	\$29,549	100.0%	100.0%	118	100.0%	100.0%	\$15,280	100.0%	100.0%	103	100.0%	100.0%	\$14,269	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	1.2%	\$252	0.5%	2.3%	3	1.3%	0.9%	\$127	0.4%	0.5%	2	1.0%	1.2%	\$125	0.5%	0.9%
	Middle	233	53.7%	\$25,984	46.8%	68.4%	121	53.1%	56.4%	\$14,354	47.7%	53.1%	112	54.4%	59.2%	\$11,630	45.7%	55.9%
	Upper	196	45.2%	\$29,327	52.8%	29.4%	104	45.6%	42.7%	\$15,624	51.9%	46.4%	92	44.7%	39.5%	\$13,703	53.8%	43.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	434	100.0%	\$55,563	100.0%	100.0%	228	100.0%	100.0%	\$30,105	100.0%	100.0%	206	100.0%	100.0%	\$25,458	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.0%	\$0	0.0%	0.9%	0	0.0%	3.9%	\$0	0.0%	1.8%
	Middle	62	75.6%	\$494	77.7%	68.4%	36	76.6%	65.5%	\$283	79.9%	55.7%	26	74.3%	69.1%	\$211	74.8%	66.5%
	Upper	20	24.4%	\$142	22.3%	29.4%	11	23.4%	33.6%	\$71	20.1%	43.4%	9	25.7%	27.1%	\$71	25.2%	31.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	82	100.0%	\$636	100.0%	100.0%	47	100.0%	100.0%	\$354	100.0%	100.0%	35	100.0%	100.0%	\$282	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	66.8%	0	0.0%	85.7%	\$0	0.0%	88.6%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	25.8%	0	0.0%	14.3%	\$0	0.0%	11.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	0.8%	\$306	0.4%	2.3%	4	1.0%	1.1%	\$181	0.4%	0.6%	2	0.6%	1.4%	\$125	0.3%	0.9%
	Middle	392	53.2%	\$38,949	45.4%	68.4%	205	52.2%	57.0%	\$19,961	43.6%	53.1%	187	54.4%	59.1%	\$18,988	47.5%	55.1%
	Upper	339	46.0%	\$46,493	54.2%	29.4%	184	46.8%	41.9%	\$25,597	56.0%	46.3%	155	45.1%	39.5%	\$20,896	52.2%	43.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	737	100.0%	\$85,748	100.0%	100.0%	393	100.0%	100.0%	\$45,739	100.0%	100.0%	344	100.0%	100.0%	\$40,009	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	16	6.9%	\$825	4.5%	4.6%	16	6.9%	4.6%	\$825	4.5%	5.2%	20	4.3%	3.0%	\$535	2.3%	1.8%
	Middle	145	62.8%	\$11,754	64.1%	69.5%	145	62.8%	59.0%	\$11,754	64.1%	54.5%	312	67.7%	61.3%	\$14,043	61.1%	66.0%
	Upper	70	30.3%	\$5,745	31.4%	25.9%	70	30.3%	33.0%	\$5,745	31.4%	38.8%	129	28.0%	33.2%	\$8,423	36.6%	31.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	1.6%	0	0.0%	2.5%	\$0	0.0%	0.8%	
Total	231	100.0%	\$18,324	100.0%	100.0%	231	100.0%	100.0%	\$18,324	100.0%	100.0%	461	100.0%	100.0%	\$23,001	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.2%	\$0	0.0%	0.6%
	Middle	9	81.8%	\$1,395	70.8%	74.5%	9	81.8%	66.4%	\$1,395	70.8%	50.5%	11	73.3%	67.9%	\$1,136	65.2%	61.7%
	Upper	2	18.2%	\$575	29.2%	25.2%	2	18.2%	32.0%	\$575	29.2%	48.9%	4	26.7%	29.6%	\$606	34.8%	37.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.6%	0	0.0%	1.2%	\$0	0.0%	0.2%	
Total	11	100.0%	\$1,970	100.0%	100.0%	11	100.0%	100.0%	\$1,970	100.0%	100.0%	15	100.0%	100.0%	\$1,742	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TN Southern TN

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011			2010			2011				
		Count	Dollar		%	Count	Dollar	Agg	Count	Dollar	Agg	Count	Dollar	Agg	Count	Dollar	Agg		
		#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	
HOME PURCHASE	Low	17	7.7%	\$1,033	3.5%	16.6%	10	8.5%	7.9%	\$620	4.1%	4.7%	7	6.8%	5.6%	\$413	2.9%	3.1%	
	Moderate	59	26.7%	\$5,470	18.5%	15.7%	28	23.7%	26.6%	\$2,723	17.8%	20.1%	31	30.1%	23.5%	\$2,747	19.3%	17.5%	
	Middle	46	20.8%	\$5,288	17.9%	20.9%	23	19.5%	24.8%	\$2,768	18.1%	23.5%	23	22.3%	22.6%	\$2,520	17.7%	20.6%	
	Upper	99	44.8%	\$17,758	60.1%	46.8%	57	48.3%	33.6%	\$9,169	60.0%	44.3%	42	40.8%	36.2%	\$8,589	60.2%	47.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.1%	\$0	0.0%	7.3%	0	0.0%	12.2%	\$0	0.0%	11.7%	
	Total	221	100.0%	\$29,549	100.0%	100.0%	118	100.0%	100.0%	\$15,280	100.0%	100.0%	103	100.0%	100.0%	\$14,269	100.0%	100.0%	
REFINANCE	Low	48	11.1%	\$2,326	4.2%	16.6%	24	10.5%	4.1%	\$1,066	3.5%	1.9%	24	11.7%	3.8%	\$1,260	4.9%	1.7%	
	Moderate	53	12.2%	\$3,413	6.1%	15.7%	28	12.3%	13.5%	\$1,847	6.1%	8.8%	25	12.1%	13.0%	\$1,566	6.2%	8.2%	
	Middle	97	22.4%	\$10,095	18.2%	20.9%	52	22.8%	19.9%	\$5,593	18.6%	16.7%	45	21.8%	19.1%	\$4,502	17.7%	15.3%	
	Upper	228	52.5%	\$38,176	68.7%	46.8%	121	53.1%	46.7%	\$20,978	69.7%	56.0%	107	51.9%	47.1%	\$17,198	67.6%	57.5%	
	Unknown	8	1.8%	\$1,553	2.8%	0.0%	3	1.3%	15.8%	\$621	2.1%	16.6%	5	2.4%	17.0%	\$932	3.7%	17.4%	
	Total	434	100.0%	\$55,563	100.0%	100.0%	228	100.0%	100.0%	\$30,105	100.0%	100.0%	206	100.0%	100.0%	\$25,458	100.0%	100.0%	
HOME IMPROVEMENT	Low	18	22.0%	\$107	16.8%	16.6%	10	21.3%	14.5%	\$45	12.7%	5.8%	8	22.9%	12.4%	\$62	22.0%	3.4%	
	Moderate	21	25.6%	\$110	17.3%	15.7%	11	23.4%	20.3%	\$61	17.2%	8.8%	10	28.6%	22.9%	\$49	17.4%	14.5%	
	Middle	19	23.2%	\$196	30.8%	20.9%	11	23.4%	25.4%	\$144	40.7%	23.1%	8	22.9%	22.4%	\$52	18.4%	21.1%	
	Upper	24	29.3%	\$223	35.1%	46.8%	15	31.9%	38.2%	\$104	29.4%	57.3%	9	25.7%	39.7%	\$119	42.2%	56.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	4.9%	0	0.0%	2.6%	\$0	0.0%	4.3%	
	Total	82	100.0%	\$636	100.0%	100.0%	47	100.0%	100.0%	\$354	100.0%	100.0%	35	100.0%	100.0%	\$282	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	46.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	83	11.3%	\$3,466	4.0%	16.6%	44	11.2%	6.0%	\$1,731	3.8%	3.0%	39	11.3%	4.9%	\$1,735	4.3%	2.2%	
	Moderate	133	18.0%	\$8,993	10.5%	15.7%	67	17.0%	18.6%	\$4,631	10.1%	12.8%	66	19.2%	17.6%	\$4,362	10.9%	11.8%	
	Middle	162	22.0%	\$15,579	18.2%	20.9%	86	21.9%	21.9%	\$8,505	18.6%	19.1%	76	22.1%	20.6%	\$7,074	17.7%	17.3%	
	Upper	351	47.6%	\$56,157	65.5%	46.8%	193	49.1%	41.4%	\$30,251	66.1%	51.6%	158	45.9%	42.4%	\$25,906	64.8%	53.4%	
	Unknown	8	1.1%	\$1,553	1.8%	0.0%	3	0.8%	12.1%	\$621	1.4%	13.5%	5	1.5%	14.5%	\$932	2.3%	15.2%	
	Total	737	100.0%	\$85,748	100.0%	100.0%	393	100.0%	100.0%	\$45,739	100.0%	100.0%	344	100.0%	100.0%	\$40,009	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	136	58.9%	\$8,077	44.1%	91.4%	136	58.9%	39.2%	\$8,077	44.1%	47.8%	109	23.6%	36.2%	\$9,318	40.5%	39.1%
		Over \$1 Million	31	13.4%	\$6,856	37.4%	4.4%	31	13.4%					34	7.4%				
		Total Rev. available	167	72.3%	\$14,933	81.5%	95.8%	167	72.3%					143	31.0%				
		Rev. Not Known	64	27.7%	\$3,391	18.5%	4.2%	64	27.7%					318	69.0%				
	Total	231	100.0%	\$18,324	100.0%	100.0%	231	100.0%					461	100.0%					
	Loan Size	\$100,000 or Less	197	85.3%	\$7,826	42.7%		197	85.3%	92.0%	\$7,826	42.7%	32.5%	424	92.0%	95.5%	\$10,214	44.4%	41.0%
		\$100,001 - \$250,000	21	9.1%	\$3,639	19.9%		21	9.1%	4.2%	\$3,639	19.9%	18.2%	19	4.1%	2.3%	\$3,406	14.8%	15.6%
		\$250,001 - \$1 Million	13	5.6%	\$6,859	37.4%		13	5.6%	3.8%	\$6,859	37.4%	49.3%	18	3.9%	2.2%	\$9,381	40.8%	43.4%
		Total	231	100.0%	\$18,324	100.0%		231	100.0%	100.0%	\$18,324	100.0%	100.0%	461	100.0%	100.0%	\$23,001	100.0%	100.0%
Total		231	100.0%	\$18,324	100.0%		231	100.0%	100.0%	\$18,324	100.0%	100.0%	461	100.0%	100.0%	\$23,001	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	8	72.7%	\$1,309	66.4%	98.7%	8	72.7%	82.8%	\$1,309	66.4%	82.5%	8	53.3%	60.5%	\$1,187	68.1%	68.4%
		Over \$1 Million	2	18.2%	\$650	33.0%	1.0%	2	18.2%					1	6.7%				
		Not Known	1	9.1%	\$11	0.6%	0.3%	1	9.1%					6	40.0%				
	Total	11	100.0%	\$1,970	100.0%	100.0%	11	100.0%					15	100.0%					
	Loan Size	\$100,000 or Less	5	45.5%	\$155	7.9%		5	45.5%	84.4%	\$155	7.9%	30.0%	11	73.3%	81.5%	\$357	20.5%	27.9%
		\$100,001 - \$250,000	3	27.3%	\$540	27.4%		3	27.3%	10.7%	\$540	27.4%	31.5%	2	13.3%	12.3%	\$490	28.1%	35.1%
		\$250,001 - \$500,000	3	27.3%	\$1,275	64.7%		3	27.3%	4.9%	\$1,275	64.7%	38.5%	2	13.3%	6.2%	\$895	51.4%	37.0%
Total		11	100.0%	\$1,970	100.0%		11	100.0%	100.0%	\$1,970	100.0%	100.0%	15	100.0%	100.0%	\$1,742	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: TN Western TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	21,352	19.7	
Moderate-income	3	3.0	2,140	2.0	499	23.3	19,224	17.8	
Middle-income	90	89.1	96,074	88.8	11,478	11.9	23,884	22.1	
Upper-income	8	7.9	9,924	9.2	839	8.5	43,678	40.4	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	101	100.0	108,138	100.0	12,816	11.9	108,138	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	3,609	1,974	1.8	54.7	1,219	33.8	416	11.5	
Middle-income	152,706	99,246	89.1	65.0	36,355	23.8	17,105	11.2	
Upper-income	14,826	10,113	9.1	68.2	3,491	23.5	1,222	8.2	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	171,141	111,333	100.0	65.1	41,065	24.0	18,743	11.0	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	412	2.5	366	2.5	15	2.1	31	3.8	
Middle-income	14,317	87.1	12,991	87.1	613	87.6	713	87.0	
Upper-income	1,712	10.4	1,564	10.5	72	10.3	76	9.3	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	16,441	100.0	14,921	100.0	700	100.0	820	100.0	
Percentage of Total Businesses:				90.8		4.3		5.0	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	26	1.6	25	1.5	0	0.0	1	12.5	
Middle-income	1,521	91.1	1,503	91.0	11	100.0	7	87.5	
Upper-income	123	7.4	123	7.5	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	1,670	100.0	1,651	100.0	11	100.0	8	100.0	
Percentage of Total Farms:				98.9		.7		.5	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Western TN

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	0.3%	\$121	0.3%	1.8%	0	0.0%	1.1%	\$0	0.0%	0.9%	1	0.6%	1.0%	\$121	0.7%	0.8%
	Middle	310	84.0%	\$29,021	78.4%	89.1%	157	83.1%	79.3%	\$15,041	78.0%	75.5%	153	85.0%	79.9%	\$13,980	78.9%	76.3%
	Upper	58	15.7%	\$7,852	21.2%	9.1%	32	16.9%	19.2%	\$4,242	22.0%	23.3%	26	14.4%	18.9%	\$3,610	20.4%	22.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	369	100.0%	\$36,994	100.0%	100.0%	189	100.0%	100.0%	\$19,283	100.0%	100.0%	180	100.0%	100.0%	\$17,711	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	1.2%	\$727	1.3%	1.8%	4	1.2%	0.8%	\$417	1.3%	0.7%	3	1.2%	0.5%	\$310	1.4%	0.3%
	Middle	517	88.7%	\$47,898	88.0%	89.1%	291	87.7%	80.6%	\$27,864	87.1%	77.3%	226	90.0%	85.1%	\$20,034	89.3%	82.3%
	Upper	59	10.1%	\$5,810	10.7%	9.1%	37	11.1%	18.5%	\$3,723	11.6%	21.9%	22	8.8%	14.4%	\$2,087	9.3%	17.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	583	100.0%	\$54,435	100.0%	100.0%	332	100.0%	100.0%	\$32,004	100.0%	100.0%	251	100.0%	100.0%	\$22,431	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	2.4%	\$76	7.8%	1.8%	1	1.7%	1.5%	\$7	1.6%	1.1%	2	3.1%	1.2%	\$69	13.0%	0.8%
	Middle	109	87.9%	\$802	81.9%	89.1%	54	90.0%	89.1%	\$377	84.3%	82.8%	55	85.9%	88.8%	\$425	79.9%	86.6%
	Upper	12	9.7%	\$101	10.3%	9.1%	5	8.3%	9.2%	\$63	14.1%	16.1%	7	10.9%	10.1%	\$38	7.1%	12.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	124	100.0%	\$979	100.0%	100.0%	60	100.0%	100.0%	\$447	100.0%	100.0%	64	100.0%	100.0%	\$532	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	84.6%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	72.7%	\$0	0.0%	31.2%
	Upper	0	0.0%	\$0	0.0%	12.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	27.3%	\$0	0.0%	68.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	1.0%	\$924	1.0%	1.8%	5	0.9%	1.0%	\$424	0.8%	0.8%	6	1.2%	0.7%	\$500	1.2%	0.5%
	Middle	936	87.0%	\$77,721	84.1%	89.1%	502	86.4%	80.7%	\$43,282	83.7%	76.8%	434	87.7%	83.1%	\$34,439	84.7%	79.5%
	Upper	129	12.0%	\$13,763	14.9%	9.1%	74	12.7%	18.1%	\$8,028	15.5%	22.3%	55	11.1%	16.1%	\$5,735	14.1%	19.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	1,076	100.0%	\$92,408	100.0%	100.0%	581	100.0%	100.0%	\$51,734	100.0%	100.0%	495	100.0%	100.0%	\$40,674	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	35	6.1%	\$4,479	11.1%	2.5%	15	7.2%	1.7%	\$3,256	14.4%	2.8%	20	5.5%	2.1%	\$1,223	6.9%	2.1%
	Middle	495	86.2%	\$31,778	79.0%	87.1%	178	85.6%	79.7%	\$17,902	79.2%	78.3%	317	86.6%	79.1%	\$13,876	78.7%	78.4%
	Upper	43	7.5%	\$3,948	9.8%	10.5%	14	6.7%	15.7%	\$1,418	6.3%	18.0%	29	7.9%	16.1%	\$2,530	14.4%	19.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	1	0.2%	\$30	0.1%		1	0.5%	3.0%	\$30	0.1%	0.8%	0	0.0%	2.7%	\$0	0.0%	0.5%	
Total	574	100.0%	\$40,235	100.0%	100.0%	208	100.0%	100.0%	\$22,606	100.0%	100.0%	366	100.0%	100.0%	\$17,629	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	2.1%	\$300	2.5%	1.5%	2	6.3%	1.2%	\$300	6.3%	1.2%	0	0.0%	0.5%	\$0	0.0%	0.6%
	Middle	83	87.4%	\$10,496	88.0%	91.0%	27	84.4%	82.9%	\$4,164	87.6%	82.2%	56	88.9%	81.0%	\$6,332	88.3%	77.6%
	Upper	10	10.5%	\$1,125	9.4%	7.5%	3	9.4%	15.5%	\$290	6.1%	16.5%	7	11.1%	18.3%	\$835	11.7%	21.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.3%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.0%	
Total	95	100.0%	\$11,921	100.0%	100.0%	32	100.0%	100.0%	\$4,754	100.0%	100.0%	63	100.0%	100.0%	\$7,167	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: TN Western TN

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income	2010		2011												
		Count	Dollar		Bank	Agg	Count		Dollar										
				#			%	\$ (000s)	%	#	%	%	\$ (000s)	%	%				
HOME PURCHASE	Low	47	12.7%	\$2,824	7.6%	19.7%	34	18.0%	10.0%	\$2,016	10.5%	6.0%	13	7.2%	6.9%	\$808	4.6%	4.2%	
	Moderate	112	30.4%	\$9,267	25.1%	17.8%	51	27.0%	24.2%	\$4,624	24.0%	19.3%	61	33.9%	22.5%	\$4,643	26.2%	17.4%	
	Middle	89	24.1%	\$8,797	23.8%	22.1%	41	21.7%	23.0%	\$3,773	19.6%	22.4%	48	26.7%	21.1%	\$5,024	28.4%	20.5%	
	Upper	121	32.8%	\$16,106	43.5%	40.4%	63	33.3%	34.8%	\$8,870	46.0%	43.8%	58	32.2%	35.8%	\$7,236	40.9%	44.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.0%	\$0	0.0%	8.5%	0	0.0%	13.6%	\$0	0.0%	13.3%	
	Total	369	100.0%	\$36,994	100.0%	100.0%	189	100.0%	100.0%	\$19,283	100.0%	100.0%	180	100.0%	100.0%	\$17,711	100.0%	100.0%	
REFINANCE	Low	63	10.8%	\$3,351	6.2%	19.7%	33	9.9%	5.4%	\$1,774	5.5%	2.4%	30	12.0%	5.5%	\$1,577	7.0%	2.5%	
	Moderate	130	22.3%	\$8,838	16.2%	17.8%	72	21.7%	13.5%	\$5,021	15.7%	8.6%	58	23.1%	13.9%	\$3,817	17.0%	8.3%	
	Middle	140	24.0%	\$11,618	21.3%	22.1%	79	23.8%	20.0%	\$6,965	21.8%	16.9%	61	24.3%	19.2%	\$4,653	20.7%	15.8%	
	Upper	247	42.4%	\$30,289	55.6%	40.4%	146	44.0%	47.2%	\$17,968	56.1%	56.4%	101	40.2%	44.9%	\$12,321	54.9%	55.6%	
	Unknown	3	0.5%	\$339	0.6%	0.0%	2	0.6%	14.0%	\$276	0.9%	15.7%	1	0.4%	16.6%	\$63	0.3%	17.7%	
	Total	583	100.0%	\$54,435	100.0%	100.0%	332	100.0%	100.0%	\$32,004	100.0%	100.0%	251	100.0%	100.0%	\$22,431	100.0%	100.0%	
HOME IMPROVEMENT	Low	14	11.3%	\$54	5.5%	19.7%	6	10.0%	14.0%	\$23	5.1%	7.6%	8	12.5%	14.3%	\$31	5.8%	7.2%	
	Moderate	30	24.2%	\$182	18.6%	17.8%	18	30.0%	25.2%	\$89	19.9%	15.1%	12	18.8%	19.1%	\$93	17.5%	14.9%	
	Middle	32	25.8%	\$219	22.4%	22.1%	15	25.0%	19.0%	\$105	23.5%	15.0%	17	26.6%	19.9%	\$114	21.4%	15.9%	
	Upper	47	37.9%	\$480	49.0%	40.4%	21	35.0%	38.7%	\$230	51.5%	54.1%	26	40.6%	39.7%	\$250	47.0%	52.1%	
	Unknown	1	0.8%	\$44	4.5%	0.0%	0	0.0%	3.1%	\$0	0.0%	8.2%	1	1.6%	7.0%	\$44	8.3%	9.9%	
	Total	124	100.0%	\$979	100.0%	100.0%	60	100.0%	100.0%	\$447	100.0%	100.0%	64	100.0%	100.0%	\$532	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	124	11.5%	\$6,229	6.7%	19.7%	73	12.6%	7.8%	\$3,813	7.4%	3.9%	51	10.3%	6.7%	\$2,416	5.9%	3.3%	
	Moderate	272	25.3%	\$18,287	19.8%	17.8%	141	24.3%	18.5%	\$9,734	18.8%	12.8%	131	26.5%	17.9%	\$8,553	21.0%	12.3%	
	Middle	261	24.3%	\$20,634	22.3%	22.1%	135	23.2%	21.1%	\$10,843	21.0%	18.9%	126	25.5%	20.0%	\$9,791	24.1%	17.7%	
	Upper	415	38.6%	\$46,875	50.7%	40.4%	230	39.6%	41.7%	\$27,068	52.3%	51.4%	185	37.4%	40.6%	\$19,807	48.7%	50.5%	
	Unknown	4	0.4%	\$383	0.4%	0.0%	2	0.3%	11.0%	\$276	0.5%	13.1%	2	0.4%	14.8%	\$107	0.3%	16.2%	
	Total	1,076	100.0%	\$92,408	100.0%	100.0%	581	100.0%	100.0%	\$51,734	100.0%	100.0%	495	100.0%	100.0%	\$40,674	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	197	34.3%	\$13,130	32.6%	90.8%	117	56.3%	64.6%	\$8,320	36.8%	63.6%	80	21.9%	60.7%	\$4,810	27.3%	64.3%
		Over \$1 Million	87	15.2%	\$20,102	50.0%	4.3%	47	22.6%					40	10.9%				
		Total Rev. available	284	49.5%	\$33,232	82.6%	95.1%	164	78.9%					120	32.8%				
		Rev. Not Known	290	50.5%	\$7,003	17.4%	5.0%	44	21.2%					246	67.2%				
	Total	574	100.0%	\$40,235	100.0%	100.0%	208	100.0%					366	100.0%					
	Loan Size	\$100,000 or Less	495	86.2%	\$13,123	32.6%		161	77.4%	90.3%	\$5,676	25.1%	34.4%	334	91.3%	92.5%	\$7,447	42.2%	42.3%
		\$100,001 - \$250,000	42	7.3%	\$7,178	17.8%		24	11.5%	5.7%	\$4,213	18.6%	20.9%	18	4.9%	5.1%	\$2,965	16.8%	24.1%
		\$250,001 - \$1 Million	37	6.4%	\$19,934	49.5%		23	11.1%	4.0%	\$12,717	56.3%	44.8%	14	3.8%	2.4%	\$7,217	40.9%	33.5%
		Total	574	100.0%	\$40,235	100.0%		208	100.0%	100.0%	\$22,606	100.0%	100.0%	366	100.0%	100.0%	\$17,629	100.0%	100.0%
Small Farm		Revenue	Total Farms																
	\$1 Million or Less		60	63.2%	\$7,357	61.7%	98.9%	16	50.0%	91.7%	\$2,100	44.2%	85.5%	44	69.8%	91.5%	\$5,257	73.4%	85.8%
	Over \$1 Million		18	18.9%	\$3,037	25.5%	0.7%	8	25.0%					10	15.9%				
	Not Known		17	17.9%	\$1,527	12.8%	0.5%	8	25.0%					9	14.3%				
	Total	95	100.0%	\$11,921	100.0%	100.0%	32	100.0%					63	100.0%					
	Loan Size	\$100,000 or Less	56	58.9%	\$2,711	22.7%		15	46.9%	81.2%	\$748	15.7%	39.7%	41	65.1%	80.5%	\$1,963	27.4%	38.9%
		\$100,001 - \$250,000	28	29.5%	\$5,565	46.7%		13	40.6%	13.9%	\$2,696	56.7%	35.8%	15	23.8%	14.1%	\$2,869	40.0%	34.6%
		\$250,001 - \$500,000	11	11.6%	\$3,645	30.6%		4	12.5%	4.9%	\$1,310	27.6%	24.5%	7	11.1%	5.4%	\$2,335	32.6%	26.5%
		Total	95	100.0%	\$11,921	100.0%		32	100.0%	100.0%	\$4,754	100.0%	100.0%	63	100.0%	100.0%	\$7,167	100.0%	100.0%
		Total	95	100.0%	\$11,921	100.0%		32	100.0%	100.0%	\$4,754	100.0%	100.0%	63	100.0%	100.0%	\$7,167	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Appendices

Combined Demographics Report

Assessment Area: TX Cass

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	1,923	22.1	
Moderate-income	0	0.0	0	0.0	0	0.0	1,603	18.5	
Middle-income	7	100.0	8,685	100.0	1,280	14.7	1,841	21.2	
Upper-income	0	0.0	0	0.0	0	0.0	3,318	38.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	7	100.0	8,685	100.0	1,280	14.7	8,685	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0	
Middle-income	13,890	9,587	100.0	69.0	2,603	18.7	1,700	12.2	
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	13,890	9,587	100.0	69.0	2,603	18.7	1,700	12.2	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0	
Middle-income	1,458	1,341	100.0	100.0	44	100.0	73	100.0	
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	1,458	1,341	100.0	100.0	44	100.0	73	100.0	
Percentage of Total Businesses:				92.0		3.0		5.0	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0	
Middle-income	71	66	100.0	100.0	4	100.0	1	100.0	
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	71	66	100.0	100.0	4	100.0	1	100.0	
Percentage of Total Farms:				93.0		5.6		1.4	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX Cass

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	3	100.0%	\$287	100.0%	100.0%	2	100.0%	100.0%	\$108	100.0%	100.0%	1	100.0%	100.0%	\$179	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$287	100.0%	100.0%	2	100.0%	100.0%	\$108	100.0%	100.0%	1	100.0%	100.0%	\$179	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	11	100.0%	\$1,313	100.0%	100.0%	9	100.0%	100.0%	\$1,040	100.0%	100.0%	2	100.0%	100.0%	\$273	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$1,313	100.0%	100.0%	9	100.0%	100.0%	\$1,040	100.0%	100.0%	2	100.0%	100.0%	\$273	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	10	100.0%	\$97	100.0%	100.0%	5	100.0%	100.0%	\$58	100.0%	100.0%	5	100.0%	100.0%	\$39	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$97	100.0%	100.0%	5	100.0%	100.0%	\$58	100.0%	100.0%	5	100.0%	100.0%	\$39	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	24	100.0%	\$1,697	100.0%	100.0%	16	100.0%	100.0%	\$1,206	100.0%	100.0%	8	100.0%	100.0%	\$491	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	24	100.0%	\$1,697	100.0%	100.0%	16	100.0%	100.0%	\$1,206	100.0%	100.0%	8	100.0%	100.0%	\$491	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	55	100.0%	\$4,076	100.0%	100.0%	23	100.0%	83.7%	\$2,595	100.0%	82.6%	32	100.0%	81.1%	\$1,481	100.0%	84.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.3%	\$0	0.0%	17.4%	0	0.0%	18.9%	\$0	0.0%	15.2%	
Total	55	100.0%	\$4,076	100.0%	100.0%	23	100.0%	100.0%	\$2,595	100.0%	100.0%	32	100.0%	100.0%	\$1,481	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	11	100.0%	\$961	100.0%	100.0%	5	100.0%	100.0%	\$551	100.0%	100.0%	6	100.0%	100.0%	\$410	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	11	100.0%	\$961	100.0%	100.0%	5	100.0%	100.0%	\$551	100.0%	100.0%	6	100.0%	100.0%	\$410	100.0%	100.0%	

Origination & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TX Cass

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison													
		Bank		Families by Family Income	2010		2011													
		Count	Dollar		Bank	Agg	Count	Dollar	Count	Dollar	Agg									
				#								%	\$ (000s)	%	%	%	#	%	%	\$ (000s)
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	3.8%	\$0	0.0%	1.9%	0	0.0%	7.5%	\$0	0.0%	2.7%		
	Moderate	1	33.3%	\$52	18.1%	18.5%	1	50.0%	17.6%	\$52	48.1%	12.1%	0	0.0%	13.9%	\$0	0.0%	9.7%		
	Middle	1	33.3%	\$56	19.5%	21.2%	1	50.0%	25.5%	\$56	51.9%	21.0%	0	0.0%	27.4%	\$0	0.0%	23.5%		
	Upper	1	33.3%	\$179	62.4%	38.2%	0	0.0%	48.5%	\$0	0.0%	60.9%	1	100.0%	44.0%	\$179	100.0%	56.2%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.6%	\$0	0.0%	4.2%	0	0.0%	7.1%	\$0	0.0%	7.9%		
	Total	3	100.0%	\$287	100.0%	100.0%	2	100.0%	100.0%	\$108	100.0%	100.0%	1	100.0%	100.0%	\$179	100.0%	100.0%		
REFINANCE	Low	1	9.1%	\$15	1.1%	22.1%	0	0.0%	2.8%	\$0	0.0%	0.8%	1	50.0%	7.0%	\$15	5.5%	3.8%		
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	8.8%	\$0	0.0%	6.0%	0	0.0%	5.4%	\$0	0.0%	3.6%		
	Middle	0	0.0%	\$0	0.0%	21.2%	0	0.0%	19.3%	\$0	0.0%	14.6%	0	0.0%	17.8%	\$0	0.0%	11.6%		
	Upper	10	90.9%	\$1,298	98.9%	38.2%	9	100.0%	58.0%	\$1,040	100.0%	64.2%	1	50.0%	53.0%	\$258	94.5%	63.7%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.0%	\$0	0.0%	14.4%	0	0.0%	16.8%	\$0	0.0%	17.3%		
	Total	11	100.0%	\$1,313	100.0%	100.0%	9	100.0%	100.0%	\$1,040	100.0%	100.0%	2	100.0%	100.0%	\$273	100.0%	100.0%		
HOME IMPROVEMENT	Low	1	10.0%	\$4	4.1%	22.1%	0	0.0%	5.0%	\$0	0.0%	2.4%	1	20.0%	2.6%	\$4	10.3%	0.4%		
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	10.0%	\$0	0.0%	7.2%	0	0.0%	15.4%	\$0	0.0%	15.8%		
	Middle	2	20.0%	\$10	10.3%	21.2%	1	20.0%	30.0%	\$3	5.2%	11.6%	1	20.0%	28.2%	\$7	17.9%	17.5%		
	Upper	7	70.0%	\$83	85.6%	38.2%	4	80.0%	52.5%	\$55	94.8%	73.9%	3	60.0%	51.3%	\$28	71.8%	54.8%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.5%	\$0	0.0%	4.9%	0	0.0%	2.6%	\$0	0.0%	11.6%		
	Total	10	100.0%	\$97	100.0%	100.0%	5	100.0%	100.0%	\$58	100.0%	100.0%	5	100.0%	100.0%	\$39	100.0%	100.0%		
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Middle	0	0.0%	\$0	0.0%	21.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Upper	0	0.0%	\$0	0.0%	38.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
HMDA TOTALS	Low	2	8.3%	\$19	1.1%	22.1%	0	0.0%	3.5%	\$0	0.0%	1.4%	2	25.0%	6.9%	\$19	3.9%	3.2%		
	Moderate	1	4.2%	\$52	3.1%	18.5%	1	6.3%	13.4%	\$52	4.3%	9.2%	0	0.0%	10.8%	\$0	0.0%	7.0%		
	Middle	3	12.5%	\$66	3.9%	21.2%	2	12.5%	23.4%	\$59	4.9%	17.8%	1	12.5%	23.8%	\$7	1.4%	17.7%		
	Upper	18	75.0%	\$1,560	91.9%	38.2%	13	81.3%	52.5%	\$1,095	90.8%	62.3%	5	62.5%	47.9%	\$465	94.7%	59.4%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.2%	\$0	0.0%	9.2%	0	0.0%	10.6%	\$0	0.0%	12.7%		
	Total	24	100.0%	\$1,697	100.0%	100.0%	16	100.0%	100.0%	\$1,206	100.0%	100.0%	8	100.0%	100.0%	\$491	100.0%	100.0%		
Small Business	Revenue	\$1 Million or Less	19	34.5%	\$728	17.9%	Total Businesses		13	56.5%	34.3%	\$575	22.2%	35.4%	6	18.8%	36.1%	\$153	10.3%	24.5%
		Over \$1 Million	8	14.5%	\$2,287	56.1%	3.0%	5	21.7%				3	9.4%						
		Total Rev. available	27	49.0%	\$3,015	74.0%	95.0%	18	78.2%				9	28.2%						
		Rev. Not Known	28	50.9%	\$1,061	26.0%	5.0%	5	21.7%				23	71.9%						
		Total	55	100.0%	\$4,076	100.0%	100.0%	23	100.0%				32	100.0%						
	Loan Size	\$100,000 or Less	47	85.5%	\$1,085	26.6%		17	73.9%	91.6%	\$654	25.2%	30.4%	30	93.8%	98.0%	\$431	29.1%	64.4%	
\$100,001 - \$250,000		3	5.5%	\$493	12.1%		3	13.0%	4.8%	\$493	19.0%	17.3%	0	0.0%	1.2%	\$0	0.0%	13.0%		
\$250,001 - \$1 Million		5	9.1%	\$2,498	61.3%		3	13.0%	3.6%	\$1,448	55.8%	52.2%	2	6.3%	0.8%	\$1,050	70.9%	22.6%		
Total		55	100.0%	\$4,076	100.0%		23	100.0%	100.0%	\$2,595	100.0%	100.0%	32	100.0%	100.0%	\$1,481	100.0%	100.0%		
Total		55	100.0%	\$4,076	100.0%		23	100.0%	100.0%	\$2,595	100.0%	100.0%	32	100.0%	100.0%	\$1,481	100.0%	100.0%		
Small Farm	Revenue	\$1 Million or Less	4	36.4%	\$297	30.9%	93.0%	3	60.0%	75.0%	\$177	32.1%	39.2%	1	16.7%	50.0%	\$120	29.3%	68.1%	
		Over \$1 Million	6	54.5%	\$650	67.6%	5.6%	2	40.0%				4	66.7%						
		Not Known	1	9.1%	\$14	1.5%	1.4%	0	0.0%				1	16.7%						
		Total	11	100.0%	\$961	100.0%	100.0%	5	100.0%				6	100.0%						
	Loan Size	\$100,000 or Less	8	72.7%	\$417	43.4%		4	80.0%	87.5%	\$266	48.3%	53.7%	4	66.7%	60.0%	\$151	36.8%	23.2%	
		\$100,001 - \$250,000	2	18.2%	\$259	27.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	2	33.3%	30.0%	\$259	63.2%	48.2%	
\$250,001 - \$500,000		1	9.1%	\$285	29.7%		1	20.0%	12.5%	\$285	51.7%	46.3%	0	0.0%	10.0%	\$0	0.0%	28.6%		
Total		11	100.0%	\$961	100.0%		5	100.0%	100.0%	\$551	100.0%	100.0%	6	100.0%	100.0%	\$410	100.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: TX Dallas

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	62	9.8	55,349	7.0	16,815	30.4	166,678	20.9
Moderate-income	183	28.8	193,656	24.3	28,904	14.9	140,490	17.7
Middle-income	191	30.1	259,458	32.6	14,441	5.6	158,477	19.9
Upper-income	195	30.7	287,148	36.1	6,106	2.1	329,966	41.5
Unknown-income	4	0.6	0	0.0	0	0.0	0	0.0
Total Assessment Area	635	100.0	795,611	100.0	66,266	8.3	795,611	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	93,880	18,234	2.7	19.4	66,925	71.3	8,721	9.3
Moderate-income	307,497	129,558	19.5	42.1	160,606	52.2	17,333	5.6
Middle-income	417,473	223,946	33.7	53.6	171,970	41.2	21,557	5.2
Upper-income	413,565	292,464	44.0	70.7	99,311	24.0	21,790	5.3
Unknown-income	16	0	0.0	0.0	10	62.5	6	37.5
Total Assessment Area	1,232,431	664,202	100.0	53.9	498,822	40.5	69,407	5.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	8,559	4.2	7,509	4.1	514	4.6	536	5.1
Moderate-income	43,225	21.0	36,851	20.0	3,537	31.9	2,837	26.9
Middle-income	65,258	31.7	58,297	31.6	3,584	32.3	3,377	32.0
Upper-income	87,312	42.4	80,463	43.6	3,214	29.0	3,635	34.4
Unknown-income	1,684	0.8	1,263	0.7	243	2.2	178	1.7
Total Assessment Area	206,038	100.0	184,383	100.0	11,092	100.0	10,563	100.0
Percentage of Total Businesses:				89.5		5.4		5.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	16	1.1	16	1.2	0	0.0	0	0.0
Moderate-income	128	9.0	121	8.7	4	22.2	3	17.6
Middle-income	678	47.7	667	48.1	4	22.2	7	41.2
Upper-income	596	41.9	579	41.7	10	55.6	7	41.2
Unknown-income	4	0.3	4	0.3	0	0.0	0	0.0
Total Assessment Area	1,422	100.0	1,387	100.0	18	100.0	17	100.0
Percentage of Total Farms:				97.5		1.3		1.2

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX Dallas

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	3	1.0%	\$496	0.6%	2.7%	3	3.2%	1.0%	\$496	2.0%	0.7%	0	0.0%	0.8%	\$0	0.0%	0.6%
	Moderate	19	6.3%	\$2,625	3.3%	19.5%	9	9.5%	8.6%	\$1,276	5.1%	4.8%	10	4.9%	8.0%	\$1,349	2.4%	4.4%
	Middle	89	29.6%	\$17,520	21.9%	33.7%	29	30.5%	35.0%	\$4,927	19.7%	28.9%	60	29.1%	34.5%	\$12,593	22.8%	27.6%
	Upper	190	63.1%	\$59,502	74.2%	44.0%	54	56.8%	55.3%	\$18,305	73.2%	65.7%	136	66.0%	56.7%	\$41,197	74.7%	67.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	301	100.0%	\$80,143	100.0%	100.0%	95	100.0%	100.0%	\$25,004	100.0%	100.0%	206	100.0%	100.0%	\$55,139	100.0%	100.0%
REFINANCE	Low	3	1.3%	\$528	0.7%	2.7%	3	2.7%	0.6%	\$528	1.6%	0.5%	0	0.0%	0.5%	\$0	0.0%	0.4%
	Moderate	10	4.3%	\$1,431	2.0%	19.5%	5	4.5%	3.8%	\$591	1.8%	2.4%	5	4.2%	4.5%	\$840	2.2%	2.8%
	Middle	50	21.6%	\$8,460	11.9%	33.7%	30	27.0%	24.2%	\$5,271	15.8%	19.3%	20	16.7%	25.2%	\$3,189	8.4%	19.5%
	Upper	168	72.7%	\$60,963	85.4%	44.0%	73	65.8%	71.5%	\$26,921	80.8%	77.8%	95	79.2%	69.8%	\$34,042	89.4%	77.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	231	100.0%	\$71,382	100.0%	100.0%	111	100.0%	100.0%	\$33,311	100.0%	100.0%	120	100.0%	100.0%	\$38,071	100.0%	100.0%
HOME IMPROVEMENT	Low	1	3.4%	\$10	2.7%	2.7%	1	7.1%	1.2%	\$10	5.1%	0.8%	0	0.0%	1.0%	\$0	0.0%	0.5%
	Moderate	4	13.8%	\$26	6.9%	19.5%	2	14.3%	9.1%	\$13	6.6%	5.4%	2	13.3%	7.2%	\$13	7.3%	3.9%
	Middle	10	34.5%	\$119	31.7%	33.7%	4	28.6%	26.6%	\$33	16.7%	18.6%	6	40.0%	28.7%	\$86	48.6%	18.6%
	Upper	14	48.3%	\$220	58.7%	44.0%	7	50.0%	63.0%	\$142	71.7%	75.3%	7	46.7%	63.1%	\$78	44.1%	77.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	29	100.0%	\$375	100.0%	100.0%	14	100.0%	100.0%	\$198	100.0%	100.0%	15	100.0%	100.0%	\$177	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	14.5%	0	0.0%	25.4%	\$0	0.0%	16.3%	0	0.0%	17.0%	\$0	0.0%	3.4%
	Moderate	0	0.0%	\$0	0.0%	30.2%	0	0.0%	28.2%	\$0	0.0%	11.7%	0	0.0%	31.9%	\$0	0.0%	28.4%
	Middle	0	0.0%	\$0	0.0%	33.2%	0	0.0%	26.8%	\$0	0.0%	27.5%	0	0.0%	30.3%	\$0	0.0%	33.7%
	Upper	0	0.0%	\$0	0.0%	22.1%	0	0.0%	19.7%	\$0	0.0%	44.5%	0	0.0%	20.2%	\$0	0.0%	34.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.3%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	7	1.2%	\$1,034	0.7%	2.7%	7	3.2%	0.8%	\$1,034	1.8%	0.9%	0	0.0%	0.7%	\$0	0.0%	0.6%
	Moderate	33	5.9%	\$4,082	2.7%	19.5%	16	7.3%	6.2%	\$1,880	3.2%	3.7%	17	5.0%	6.2%	\$2,202	2.4%	4.8%
	Middle	149	26.6%	\$26,099	17.2%	33.7%	63	28.6%	29.4%	\$10,231	17.5%	23.7%	86	25.2%	29.6%	\$15,868	17.0%	23.8%
	Upper	372	66.3%	\$120,685	79.5%	44.0%	134	60.9%	63.6%	\$45,368	77.5%	71.6%	238	69.8%	63.4%	\$75,317	80.7%	70.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	561	100.0%	\$151,900	100.0%	100.0%	220	100.0%	100.0%	\$58,513	100.0%	100.0%	341	100.0%	100.0%	\$93,387	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	37	5.8%	\$4,229	5.5%	4.1%	13	5.9%	2.8%	\$2,432	6.3%	3.8%	24	5.7%	2.8%	\$1,797	4.6%	3.2%
	Moderate	176	27.6%	\$30,699	39.6%	20.0%	65	29.7%	17.3%	\$16,005	41.3%	25.3%	111	26.6%	17.2%	\$14,694	37.9%	24.8%
	Middle	163	25.6%	\$14,785	19.1%	31.6%	55	25.1%	27.6%	\$6,541	16.9%	27.8%	108	25.8%	28.4%	\$8,244	21.3%	28.3%
	Upper	250	39.2%	\$26,255	33.9%	43.6%	80	36.5%	49.1%	\$12,917	33.4%	40.1%	170	40.7%	49.5%	\$13,338	34.4%	41.8%
	Unknown	11	1.7%	\$1,532	2.0%	0.7%	6	2.7%	0.7%	\$820	2.1%	1.6%	5	1.2%	0.8%	\$712	1.8%	1.5%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	1.5%	0	0.0%	1.3%	\$0	0.0%	0.4%	
Total	637	100.0%	\$77,500	100.0%	100.0%	219	100.0%	100.0%	\$38,715	100.0%	100.0%	418	100.0%	100.0%	\$38,785	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	1.9%	\$0	0.0%	0.3%	0	0.0%	1.0%	\$0	0.0%	0.8%
	Moderate	1	12.5%	\$101	9.5%	8.7%	0	0.0%	8.3%	\$0	0.0%	3.5%	1	16.7%	7.4%	\$101	15.2%	8.2%
	Middle	6	75.0%	\$953	89.6%	48.1%	2	100.0%	46.4%	\$400	100.0%	48.9%	4	66.7%	41.8%	\$553	83.3%	40.3%
	Upper	1	12.5%	\$10	0.9%	41.7%	0	0.0%	39.2%	\$0	0.0%	45.4%	1	16.7%	49.4%	\$10	1.5%	50.4%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.3%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.2%	\$0	0.0%	1.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	8	100.0%	\$1,064	100.0%	100.0%	2	100.0%	100.0%	\$400	100.0%	100.0%	6	100.0%	100.0%	\$664	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TX Dallas

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011			2010			2011				
		Count	Dollar	Count	Dollar	Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg		
																		#	%
HOME PURCHASE	Low	16	5.3%	\$1,429	1.8%	20.9%	5	5.3%	7.8%	\$366	1.5%	3.7%	11	5.3%	6.2%	\$1,063	1.9%	2.8%	
	Moderate	41	13.6%	\$5,216	6.5%	17.7%	11	11.6%	19.8%	\$1,481	5.9%	13.5%	30	14.6%	17.0%	\$3,735	6.8%	11.0%	
	Middle	45	15.0%	\$7,118	8.9%	19.9%	17	17.9%	19.8%	\$2,557	10.2%	17.3%	28	13.6%	19.4%	\$4,561	8.3%	16.3%	
	Upper	199	66.1%	\$66,380	82.8%	41.5%	62	65.3%	43.4%	\$20,600	82.4%	57.3%	137	66.5%	45.5%	\$45,780	83.0%	60.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.3%	\$0	0.0%	8.2%	0	0.0%	11.9%	\$0	0.0%	9.9%	
	Total	301	100.0%	\$80,143	100.0%	100.0%	95	100.0%	100.0%	\$25,004	100.0%	100.0%	206	100.0%	100.0%	\$55,139	100.0%	100.0%	
REFINANCE	Low	3	1.3%	\$419	0.6%	20.9%	2	1.8%	2.2%	\$151	0.5%	1.1%	1	0.8%	2.5%	\$268	0.7%	1.2%	
	Moderate	21	9.1%	\$2,460	3.4%	17.7%	11	9.9%	8.4%	\$1,308	3.9%	5.0%	10	8.3%	8.0%	\$1,152	3.0%	4.6%	
	Middle	34	14.7%	\$5,627	7.9%	19.9%	18	16.2%	15.8%	\$2,881	8.6%	11.5%	16	13.3%	14.9%	\$2,746	7.2%	10.9%	
	Upper	170	73.6%	\$62,171	87.1%	41.5%	80	72.1%	59.1%	\$28,971	87.0%	68.9%	90	75.0%	55.9%	\$33,200	87.2%	67.8%	
	Unknown	3	1.3%	\$705	1.0%	0.0%	0	0.0%	14.5%	\$0	0.0%	13.5%	3	2.5%	18.6%	\$705	1.9%	15.5%	
	Total	231	100.0%	\$71,382	100.0%	100.0%	111	100.0%	100.0%	\$33,311	100.0%	100.0%	120	100.0%	100.0%	\$38,071	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	10.3%	\$15	4.0%	20.9%	0	0.0%	4.6%	\$0	0.0%	1.8%	3	20.0%	5.4%	\$15	8.5%	1.5%	
	Moderate	3	10.3%	\$14	3.7%	17.7%	2	14.3%	12.0%	\$9	4.5%	5.6%	1	6.7%	11.1%	\$5	2.8%	5.2%	
	Middle	6	20.7%	\$52	13.9%	19.9%	4	28.6%	16.6%	\$38	19.2%	10.4%	2	13.3%	15.6%	\$14	7.9%	9.3%	
	Upper	17	58.6%	\$294	78.4%	41.5%	8	57.1%	62.8%	\$151	76.3%	73.6%	9	60.0%	63.0%	\$143	80.8%	76.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.9%	\$0	0.0%	8.5%	0	0.0%	4.9%	\$0	0.0%	7.8%	
	Total	29	100.0%	\$375	100.0%	100.0%	14	100.0%	100.0%	\$198	100.0%	100.0%	15	100.0%	100.0%	\$177	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	22	3.9%	\$1,863	1.2%	20.9%	7	3.2%	4.9%	\$517	0.9%	2.2%	15	4.4%	4.3%	\$1,346	1.4%	1.8%	
	Moderate	65	11.6%	\$7,690	5.1%	17.7%	24	10.9%	13.8%	\$2,798	4.8%	8.6%	41	12.0%	12.3%	\$4,892	5.2%	7.2%	
	Middle	85	15.2%	\$12,797	8.4%	19.9%	39	17.7%	17.7%	\$5,476	9.4%	13.8%	46	13.5%	17.0%	\$7,321	7.8%	12.8%	
	Upper	386	68.8%	\$128,845	84.8%	41.5%	150	68.2%	51.6%	\$49,722	85.0%	62.2%	236	69.2%	51.0%	\$79,123	84.7%	61.1%	
	Unknown	3	0.5%	\$705	0.5%	0.0%	0	0.0%	11.9%	\$0	0.0%	13.1%	3	0.9%	15.3%	\$705	0.8%	17.1%	
	Total	561	100.0%	\$151,900	100.0%	100.0%	220	100.0%	100.0%	\$58,513	100.0%	100.0%	341	100.0%	100.0%	\$93,387	100.0%	100.0%	
Small Business	Total Businesses																		
	Revenue	\$1 Million or Less	184	28.9%	\$14,985	19.3%	89.5%	94	42.9%	34.2%	\$8,414	21.7%	32.8%	90	21.5%	42.0%	\$6,571	16.9%	34.6%
		Over \$1 Million	180	28.3%	\$52,275	67.5%	5.4%	100	45.7%					80	19.1%				
		Total Rev. available	364	57.2%	\$67,260	86.8%	94.9%	194	88.6%					170	40.6%				
		Rev. Not Known	273	42.9%	\$10,240	13.2%	5.1%	25	11.4%					248	59.3%				
		Total	637	100.0%	\$77,500	100.0%	100.0%	219	100.0%					418	100.0%				
	Loan Size	\$100,000 or Less	478	75.0%	\$14,554	18.8%		139	63.5%	93.1%	\$6,318	16.3%	32.4%	339	81.1%	94.1%	\$8,236	21.2%	34.7%
		\$100,001 - \$250,000	61	9.6%	\$11,594	15.0%		26	11.9%	3.2%	\$5,181	13.4%	14.9%	35	8.4%	2.7%	\$6,413	16.5%	14.1%
		\$250,001 - \$1 Million	98	15.4%	\$51,352	66.3%		54	24.7%	3.7%	\$27,216	70.3%	52.7%	44	10.5%	3.2%	\$24,136	62.2%	51.2%
		Total	637	100.0%	\$77,500	100.0%		219	100.0%	100.0%	\$38,715	100.0%	100.0%	418	100.0%	100.0%	\$38,785	100.0%	100.0%
Total Farms																			
Small Farm	Revenue	\$1 Million or Less	7	87.5%	\$1,054	99.1%	97.5%	2	100.0%	63.4%	\$400	100.0%	54.6%	5	83.3%	66.1%	\$654	98.5%	64.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.3%	0	0.0%					0	0.0%				
		Not Known	1	12.5%	\$10	0.9%	1.2%	0	0.0%					1	16.7%				
	Total	8	100.0%	\$1,064	100.0%	100.0%	2	100.0%					6	100.0%					
	Loan Size	\$100,000 or Less	5	62.5%	\$263	24.7%		1	50.0%	92.5%	\$50	12.5%	43.8%	4	66.7%	84.7%	\$213	32.1%	40.1%
		\$100,001 - \$250,000	1	12.5%	\$101	9.5%		0	0.0%	4.2%	\$0	0.0%	21.8%	1	16.7%	11.5%	\$101	15.2%	36.2%
\$250,001 - \$500,000		2	25.0%	\$700	65.8%		1	50.0%	3.4%	\$350	87.5%	34.4%	1	16.7%	3.8%	\$350	52.7%	23.7%	
Total		8	100.0%	\$1,064	100.0%		2	100.0%	100.0%	\$400	100.0%	100.0%	6	100.0%	100.0%	\$664	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: TX Ft. Worth

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	24	7.7	19,192	5.2	5,712	29.8	71,523	19.2
Moderate-income	85	27.4	88,995	24.0	13,892	15.6	67,570	18.2
Middle-income	108	34.8	135,029	36.3	7,386	5.5	79,162	21.3
Upper-income	93	30.0	128,349	34.5	2,618	2.0	153,310	41.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	310	100.0	371,565	100.0	29,608	8.0	371,565	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	32,249	12,509	3.9	38.8	16,494	51.1	3,246	10.1
Moderate-income	141,493	64,162	19.8	45.3	67,516	47.7	9,815	6.9
Middle-income	217,763	118,464	36.5	54.4	88,081	40.4	11,218	5.2
Upper-income	174,325	129,619	39.9	74.4	37,019	21.2	7,687	4.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	565,830	324,754	100.0	57.4	209,110	37.0	31,966	5.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2,991	3.4	2,630	3.3	204	5.0	157	4.3
Moderate-income	19,276	22.0	16,640	20.8	1,445	35.1	1,191	32.3
Middle-income	31,048	35.4	28,445	35.6	1,387	33.7	1,216	33.0
Upper-income	34,342	39.2	32,142	40.2	1,082	26.3	1,118	30.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	87,657	100.0	79,857	100.0	4,118	100.0	3,682	100.0
Percentage of Total Businesses:				91.1		4.7		4.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4	0.8	4	0.8	0	0.0	0	0.0
Moderate-income	70	13.3	65	12.6	1	14.3	4	80.0
Middle-income	211	40.0	207	40.2	4	57.1	0	0.0
Upper-income	242	45.9	239	46.4	2	28.6	1	20.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	527	100.0	515	100.0	7	100.0	5	100.0
Percentage of Total Farms:				97.7		1.3		.9

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX Ft. Worth

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	3	1.8%	\$152	0.4%	3.9%	1	2.3%	0.6%	\$42	0.5%	0.3%	2	1.6%	0.6%	\$110	0.3%	0.3%
	Moderate	9	5.3%	\$1,151	2.9%	19.8%	3	7.0%	8.1%	\$457	5.9%	5.2%	6	4.7%	7.7%	\$694	2.2%	4.8%
	Middle	39	22.9%	\$5,275	13.2%	36.5%	12	27.9%	39.0%	\$1,854	23.9%	32.6%	27	21.3%	37.9%	\$3,421	10.7%	31.1%
	Upper	119	70.0%	\$33,285	83.5%	39.9%	27	62.8%	52.4%	\$5,407	69.7%	61.9%	92	72.4%	53.9%	\$27,878	86.8%	63.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	170	100.0%	\$39,863	100.0%	100.0%	43	100.0%	100.0%	\$7,760	100.0%	100.0%	127	100.0%	100.0%	\$32,103	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.9%	0	0.0%	0.3%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	6	7.2%	\$610	3.3%	19.8%	3	7.7%	4.8%	\$379	4.7%	3.1%	3	6.8%	4.9%	\$231	2.2%	3.0%
	Middle	22	26.5%	\$3,325	17.9%	36.5%	11	28.2%	29.5%	\$1,827	22.8%	23.8%	11	25.0%	31.3%	\$1,498	14.2%	24.9%
	Upper	55	66.3%	\$14,644	78.8%	39.9%	25	64.1%	65.4%	\$5,811	72.5%	72.9%	30	68.2%	63.5%	\$8,833	83.6%	71.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	83	100.0%	\$18,579	100.0%	100.0%	39	100.0%	100.0%	\$8,017	100.0%	100.0%	44	100.0%	100.0%	\$10,562	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.9%	0	0.0%	0.9%	\$0	0.0%	0.3%	0	0.0%	1.5%	\$0	0.0%	0.4%
	Moderate	1	10.0%	\$10	11.1%	19.8%	1	20.0%	12.7%	\$10	27.8%	6.4%	0	0.0%	11.7%	\$0	0.0%	6.1%
	Middle	3	30.0%	\$25	27.8%	36.5%	0	0.0%	34.8%	\$0	0.0%	31.9%	3	60.0%	34.2%	\$25	46.3%	24.4%
	Upper	6	60.0%	\$55	61.1%	39.9%	4	80.0%	51.7%	\$26	72.2%	61.4%	2	40.0%	52.6%	\$29	53.7%	69.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$90	100.0%	100.0%	5	100.0%	100.0%	\$36	100.0%	100.0%	5	100.0%	100.0%	\$54	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	7.2%	0	0.0%	5.4%	\$0	0.0%	2.0%	0	0.0%	8.8%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	28.5%	0	0.0%	17.9%	\$0	0.0%	10.4%	0	0.0%	26.5%	\$0	0.0%	12.6%
	Middle	0	0.0%	\$0	0.0%	45.2%	0	0.0%	44.6%	\$0	0.0%	39.0%	0	0.0%	47.1%	\$0	0.0%	39.5%
	Upper	0	0.0%	\$0	0.0%	19.1%	0	0.0%	32.1%	\$0	0.0%	48.5%	0	0.0%	17.6%	\$0	0.0%	45.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	1.1%	\$152	0.3%	3.9%	1	1.1%	0.5%	\$42	0.3%	0.3%	2	1.1%	0.5%	\$110	0.3%	0.4%
	Moderate	16	6.1%	\$1,771	3.0%	19.8%	7	8.0%	6.7%	\$846	5.4%	4.4%	9	5.1%	6.5%	\$925	2.2%	4.3%
	Middle	64	24.3%	\$8,625	14.7%	36.5%	23	26.4%	34.6%	\$3,681	23.3%	28.6%	41	23.3%	34.7%	\$4,944	11.6%	28.6%
	Upper	180	68.4%	\$47,984	82.0%	39.9%	56	64.4%	58.2%	\$11,244	71.1%	66.7%	124	70.5%	58.3%	\$36,740	86.0%	66.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	263	100.0%	\$58,532	100.0%	100.0%	87	100.0%	100.0%	\$15,813	100.0%	100.0%	176	100.0%	100.0%	\$42,719	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	5	2.3%	\$548	1.8%	3.3%	3	3.8%	2.5%	\$503	2.9%	2.7%	2	1.4%	2.8%	\$45	0.4%	3.0%
	Moderate	49	22.1%	\$11,492	38.2%	20.8%	22	27.5%	20.0%	\$7,017	40.3%	30.7%	27	19.0%	19.6%	\$4,475	35.3%	29.8%
	Middle	54	24.3%	\$8,157	27.1%	35.6%	14	17.5%	30.8%	\$3,792	21.8%	28.3%	40	28.2%	32.0%	\$4,365	34.5%	29.6%
	Upper	114	51.4%	\$9,889	32.9%	40.2%	41	51.3%	43.0%	\$6,104	35.0%	36.3%	73	51.4%	43.7%	\$3,785	29.9%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	2.0%	0	0.0%	1.9%	\$0	0.0%	0.5%	
Total	222	100.0%	\$30,086	100.0%	100.0%	80	100.0%	100.0%	\$17,416	100.0%	100.0%	142	100.0%	100.0%	\$12,670	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	2.0%	\$0	0.0%	4.1%	0	0.0%	2.9%	\$0	0.0%	8.1%
	Moderate	0	0.0%	\$0	0.0%	12.6%	0	0.0%	10.2%	\$0	0.0%	15.6%	0	0.0%	9.7%	\$0	0.0%	9.5%
	Middle	0	0.0%	\$0	0.0%	40.2%	0	0.0%	34.7%	\$0	0.0%	26.2%	0	0.0%	34.0%	\$0	0.0%	30.2%
	Upper	0	0.0%	\$0	0.0%	46.4%	0	0.0%	43.9%	\$0	0.0%	50.8%	0	0.0%	51.5%	\$0	0.0%	51.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	9.2%	\$0	0.0%	3.3%	0	0.0%	1.9%	\$0	0.0%	0.7%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TX Ft. Worth

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison																				
		Bank		Families by Family Income		2010			2011																		
		Count	Dollar	Count	Dollar	Bank	Agg	Dollar	Agg	Count		Dollar															
										Bank	Agg	Bank	Agg	Bank	Agg												
#	%	\$(000s)	%	%	%	\$(000s)	%	%	#	%	%	\$(000s)	%	%													
HOME PURCHASE	Low	6	3.5%	\$537	1.3%	19.2%	0	0.0%	9.3%	\$0	0.0%	5.1%	6	4.7%	8.6%	\$537	1.7%	4.4%									
	Moderate	18	10.6%	\$1,836	4.6%	18.2%	5	11.6%	22.6%	\$455	5.9%	16.9%	13	10.2%	20.3%	\$1,381	4.3%	14.3%									
	Middle	35	20.6%	\$4,748	11.9%	21.3%	13	30.2%	22.7%	\$1,707	22.0%	20.9%	22	17.3%	20.9%	\$3,041	9.5%	18.8%									
	Upper	109	64.1%	\$32,477	81.5%	41.3%	25	58.1%	34.5%	\$5,598	72.1%	47.6%	84	66.1%	36.9%	\$26,879	83.7%	51.3%									
	Unknown	2	1.2%	\$265	0.7%	0.0%	0	0.0%	10.8%	\$0	0.0%	9.5%	2	1.6%	13.4%	\$265	0.8%	11.2%									
	Total	170	100.0%	\$39,863	100.0%	100.0%	43	100.0%	100.0%	\$7,760	100.0%	100.0%	127	100.0%	100.0%	\$32,103	100.0%	100.0%									
REFINANCE	Low	1	1.2%	\$60	0.3%	19.2%	0	0.0%	2.5%	\$0	0.0%	1.3%	1	2.3%	3.0%	\$60	0.6%	1.5%									
	Moderate	1	1.2%	\$65	0.3%	18.2%	1	2.6%	9.4%	\$65	0.8%	5.6%	0	0.0%	9.3%	\$0	0.0%	5.6%									
	Middle	17	20.5%	\$1,888	10.2%	21.3%	10	25.6%	17.4%	\$1,264	15.8%	12.9%	7	15.9%	16.3%	\$624	5.9%	12.0%									
	Upper	63	75.9%	\$16,474	88.7%	41.3%	28	71.8%	52.6%	\$6,688	83.4%	63.6%	35	79.5%	48.2%	\$9,786	92.7%	61.0%									
	Unknown	1	1.2%	\$92	0.5%	0.0%	0	0.0%	18.1%	\$0	0.0%	16.6%	1	2.3%	23.2%	\$92	0.9%	20.0%									
	Total	83	100.0%	\$18,579	100.0%	100.0%	39	100.0%	100.0%	\$8,017	100.0%	100.0%	44	100.0%	100.0%	\$10,562	100.0%	100.0%									
HOME IMPROVEMENT	Low	1	10.0%	\$5	5.6%	19.2%	1	20.0%	7.3%	\$5	13.9%	3.0%	0	0.0%	7.6%	\$0	0.0%	2.5%									
	Moderate	1	10.0%	\$10	11.1%	18.2%	1	20.0%	13.3%	\$10	27.8%	7.5%	0	0.0%	12.7%	\$0	0.0%	6.1%									
	Middle	1	10.0%	\$4	4.4%	21.3%	0	0.0%	22.1%	\$0	0.0%	14.6%	1	20.0%	18.7%	\$4	7.4%	13.0%									
	Upper	7	70.0%	\$71	78.9%	41.3%	3	60.0%	53.3%	\$21	58.3%	70.2%	4	80.0%	57.0%	\$50	92.6%	72.5%									
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.0%	\$0	0.0%	4.6%	0	0.0%	4.0%	\$0	0.0%	5.9%									
	Total	10	100.0%	\$90	100.0%	100.0%	5	100.0%	100.0%	\$36	100.0%	100.0%	5	100.0%	100.0%	\$54	100.0%	100.0%									
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%									
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%									
	Middle	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%									
	Upper	0	0.0%	\$0	0.0%	41.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%									
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%									
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%									
HMDA TOTALS	Low	8	3.0%	\$602	1.0%	19.2%	1	1.1%	6.2%	\$5	0.0%	3.1%	7	4.0%	6.0%	\$597	1.4%	2.8%									
	Moderate	20	7.6%	\$1,911	3.3%	18.2%	7	8.0%	16.5%	\$530	3.4%	11.1%	13	7.4%	14.9%	\$1,381	3.2%	9.4%									
	Middle	53	20.2%	\$6,640	11.3%	21.3%	23	26.4%	20.3%	\$2,971	18.8%	16.5%	30	17.0%	18.7%	\$3,669	8.6%	14.6%									
	Upper	179	68.1%	\$49,022	83.8%	41.3%	56	64.4%	43.0%	\$12,307	77.8%	54.0%	123	69.9%	42.6%	\$36,715	85.9%	53.5%									
	Unknown	3	1.1%	\$357	0.6%	0.0%	0	0.0%	14.0%	\$0	0.0%	15.3%	3	1.7%	17.8%	\$357	0.8%	19.7%									
	Total	263	100.0%	\$58,532	100.0%	100.0%	87	100.0%	100.0%	\$15,813	100.0%	100.0%	176	100.0%	100.0%	\$42,719	100.0%	100.0%									
Small Business	Revenue	Total Businesses					Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg													
		\$1 Million or Less	69	31.1%	\$6,928	23.0%									91.1%	38	47.5%	38.9%	\$4,388	25.2%	35.4%	31	21.8%	44.4%	\$2,540	20.0%	36.7%
		Over \$1 Million	59	26.6%	\$20,850	69.3%									4.7%	34	42.5%					25	17.6%				
		Total Rev. available	128	57.7%	\$27,778	92.3%									95.8%	72	90.0%					56	39.4%				
		Rev. Not Known	94	42.3%	\$2,308	7.7%									4.2%	8	10.0%					86	60.6%				
	Total	222	100.0%	\$30,086	100.0%	100.0%	80	100.0%					142	100.0%													
Loan Size	\$100,000 or Less	162	73.0%	\$4,897	16.3%		43	53.8%	92.3%	\$2,154	12.4%	30.6%	119	83.8%	93.7%	\$2,743	21.6%	33.4%									
	\$100,001 - \$250,000	21	9.5%	\$3,990	13.3%		13	16.3%	3.6%	\$2,415	13.9%	15.6%	8	5.6%	2.8%	\$1,575	12.4%	13.7%									
	\$250,001 - \$1 Million	39	17.6%	\$21,199	70.5%		24	30.0%	4.1%	\$12,847	73.8%	53.8%	15	10.6%	3.4%	\$8,352	65.9%	52.9%									
	Total	222	100.0%	\$30,086	100.0%		80	100.0%	100.0%	\$17,416	100.0%	100.0%	142	100.0%	100.0%	\$12,670	100.0%	100.0%									
	Small Farm	Revenue	Total Farms					Count	Agg	Dollar	Agg	Count	Agg	Dollar	Agg												
\$1 Million or Less			0	0.0%	\$0	0.0%	97.7%									0	0.0%	65.3%	\$0	0.0%	60.4%	0	0.0%	57.3%	\$0	0.0%	51.3%
Over \$1 Million			0	0.0%	\$0	0.0%	1.3%									0	0.0%					0	0.0%				
Not Known			0	0.0%	\$0	0.0%	0.9%									0	0.0%					0	0.0%				
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%													
Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	90.8%	\$0	0.0%	49.0%	0	0.0%	90.3%	\$0	0.0%	51.5%								
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.1%	\$0	0.0%	26.3%	0	0.0%	6.8%	\$0	0.0%	22.9%									
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.0%	\$0	0.0%	24.6%	0	0.0%	2.9%	\$0	0.0%	25.6%									
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%									

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: TX Longview

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	6,063	20.3
Moderate-income	8	34.8	7,879	26.4	1,793	22.8	5,024	16.8
Middle-income	9	39.1	12,637	42.3	1,265	10.0	6,007	20.1
Upper-income	6	26.1	9,338	31.3	512	5.5	12,760	42.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	23	100.0	29,854	100.0	3,570	12.0	29,854	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	12,675	6,199	22.7	48.9	5,268	41.6	1,208	9.5
Middle-income	20,087	12,084	44.2	60.2	6,240	31.1	1,763	8.8
Upper-income	13,587	9,083	33.2	66.9	3,813	28.1	691	5.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	46,349	27,366	100.0	59.0	15,321	33.1	3,662	7.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2,250	30.3	1,969	29.8	151	35.5	130	33.9
Middle-income	2,949	39.7	2,614	39.5	185	43.5	150	39.2
Upper-income	2,226	30.0	2,034	30.7	89	20.9	103	26.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,425	100.0	6,617	100.0	425	100.0	383	100.0
Percentage of Total Businesses:				89.1		5.7		5.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	9	9.5	9	9.6	0	0.0	0	0.0
Middle-income	52	54.7	52	55.3	0	0.0	0	0.0
Upper-income	34	35.8	33	35.1	1	100.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	95	100.0	94	100.0	1	100.0	0	.0
Percentage of Total Farms:				98.9		1.1		.0

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX Longview

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	8.3%	\$273	3.4%	22.7%	1	3.7%	13.3%	\$67	1.3%	8.2%	3	14.3%	14.5%	\$206	7.6%	8.6%
	Middle	26	54.2%	\$3,831	47.9%	44.2%	14	51.9%	46.0%	\$2,111	39.8%	45.0%	12	57.1%	45.0%	\$1,720	63.7%	44.0%
	Upper	18	37.5%	\$3,897	48.7%	33.2%	12	44.4%	40.7%	\$3,124	58.9%	46.8%	6	28.6%	40.5%	\$773	28.6%	47.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	48	100.0%	\$8,001	100.0%	100.0%	27	100.0%	100.0%	\$5,302	100.0%	100.0%	21	100.0%	100.0%	\$2,699	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	7.9%	\$492	9.9%	22.7%	1	4.8%	8.5%	\$148	4.9%	5.7%	2	11.8%	10.3%	\$344	17.8%	7.0%
	Middle	17	44.7%	\$2,260	45.5%	44.2%	10	47.6%	46.3%	\$1,545	50.9%	45.8%	7	41.2%	43.6%	\$715	37.0%	41.9%
	Upper	18	47.4%	\$2,217	44.6%	33.2%	10	47.6%	45.3%	\$1,343	44.2%	48.5%	8	47.1%	46.2%	\$874	45.2%	51.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	38	100.0%	\$4,969	100.0%	100.0%	21	100.0%	100.0%	\$3,036	100.0%	100.0%	17	100.0%	100.0%	\$1,933	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	18.2%	\$7	6.8%	22.7%	0	0.0%	15.3%	\$0	0.0%	10.5%	2	33.3%	17.8%	\$7	20.0%	11.8%
	Middle	4	36.4%	\$28	27.2%	44.2%	0	0.0%	50.9%	\$0	0.0%	49.8%	4	66.7%	52.4%	\$28	80.0%	51.6%
	Upper	5	45.5%	\$68	66.0%	33.2%	5	100.0%	33.8%	\$68	100.0%	39.7%	0	0.0%	29.8%	\$0	0.0%	36.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$103	100.0%	100.0%	5	100.0%	100.0%	\$68	100.0%	100.0%	6	100.0%	100.0%	\$35	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.9%	0	0.0%	25.0%	\$0	0.0%	0.7%	0	0.0%	30.8%	\$0	0.0%	18.7%
	Middle	0	0.0%	\$0	0.0%	45.6%	0	0.0%	25.0%	\$0	0.0%	8.2%	0	0.0%	46.2%	\$0	0.0%	20.3%
	Upper	0	0.0%	\$0	0.0%	34.5%	0	0.0%	50.0%	\$0	0.0%	91.1%	0	0.0%	23.1%	\$0	0.0%	61.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	9.3%	\$772	5.9%	22.7%	2	3.8%	11.5%	\$215	2.6%	7.2%	7	15.9%	13.1%	\$557	11.9%	8.6%
	Middle	47	48.5%	\$6,119	46.8%	44.2%	24	45.3%	46.4%	\$3,656	43.5%	45.2%	23	52.3%	44.9%	\$2,463	52.8%	42.2%
	Upper	41	42.3%	\$6,182	47.3%	33.2%	27	50.9%	42.1%	\$4,535	53.9%	47.6%	14	31.8%	42.0%	\$1,647	35.3%	49.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	97	100.0%	\$13,073	100.0%	100.0%	53	100.0%	100.0%	\$8,406	100.0%	100.0%	44	100.0%	100.0%	\$4,667	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	55	38.2%	\$2,685	42.6%	29.8%	11	28.9%	26.7%	\$646	27.9%	31.2%	44	41.5%	28.0%	\$2,039	51.2%	28.0%
	Middle	41	28.5%	\$1,368	21.7%	39.5%	13	34.2%	38.7%	\$500	21.6%	42.0%	28	26.4%	38.8%	\$868	21.8%	40.9%
	Upper	48	33.3%	\$2,245	35.6%	30.7%	14	36.8%	28.5%	\$1,169	50.5%	23.8%	34	32.1%	30.2%	\$1,076	27.0%	30.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.1%	\$0	0.0%	2.9%	0	0.0%	3.0%	\$0	0.0%	0.5%	
Total	144	100.0%	\$6,298	100.0%	100.0%	38	100.0%	100.0%	\$2,315	100.0%	100.0%	106	100.0%	100.0%	\$3,983	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	13.8%	\$0	0.0%	13.7%
	Middle	2	66.7%	\$1,000	99.0%	55.3%	1	100.0%	66.7%	\$500	100.0%	64.8%	1	50.0%	48.3%	\$500	98.0%	41.8%
	Upper	1	33.3%	\$10	1.0%	35.1%	0	0.0%	33.3%	\$0	0.0%	35.2%	1	50.0%	34.5%	\$10	2.0%	43.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.4%	\$0	0.0%	1.2%	
Total	3	100.0%	\$1,010	100.0%	100.0%	1	100.0%	100.0%	\$500	100.0%	100.0%	2	100.0%	100.0%	\$510	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TX Longview

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income	2010		2011												
		Count	Dollar		Count	Dollar	Count	Dollar	Agg	Agg									
		#	%	\$(000s)	%	%	#	%	\$(000s)	%	%	#	%	\$(000s)	%	%			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	4.6%	\$0	0.0%	2.4%	0	0.0%	3.3%	\$0	0.0%	1.6%	
	Moderate	9	18.8%	\$1,077	13.5%	16.8%	4	14.8%	18.0%	\$381	7.2%	12.4%	5	23.8%	17.1%	\$696	25.8%	11.7%	
	Middle	14	29.2%	\$1,575	19.7%	20.1%	8	29.6%	26.2%	\$1,027	19.4%	23.1%	6	28.6%	23.8%	\$548	20.3%	21.7%	
	Upper	25	52.1%	\$5,349	66.9%	42.7%	15	55.6%	43.2%	\$3,894	73.4%	55.3%	10	47.6%	44.2%	\$1,455	53.9%	55.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.0%	\$0	0.0%	6.8%	0	0.0%	11.8%	\$0	0.0%	9.6%	
	Total	48	100.0%	\$8,001	100.0%	100.0%	27	100.0%	100.0%	\$5,302	100.0%	100.0%	21	100.0%	100.0%	\$2,699	100.0%	100.0%	
REFINANCE	Low	3	7.9%	\$191	3.8%	20.3%	1	4.8%	2.4%	\$98	3.2%	1.3%	2	11.8%	4.4%	\$93	4.8%	2.2%	
	Moderate	5	13.2%	\$501	10.1%	16.8%	0	0.0%	10.5%	\$0	0.0%	6.7%	5	29.4%	10.1%	\$501	25.9%	7.1%	
	Middle	10	26.3%	\$1,105	22.2%	20.1%	7	33.3%	18.6%	\$832	27.4%	14.1%	3	17.6%	17.0%	\$273	14.1%	13.0%	
	Upper	20	52.6%	\$3,172	63.8%	42.7%	13	61.9%	50.2%	\$2,106	69.4%	60.5%	7	41.2%	48.0%	\$1,066	55.1%	58.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.3%	\$0	0.0%	17.4%	0	0.0%	20.5%	\$0	0.0%	19.3%	
	Total	38	100.0%	\$4,969	100.0%	100.0%	21	100.0%	100.0%	\$3,036	100.0%	100.0%	17	100.0%	100.0%	\$1,933	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	9.1%	\$3	2.9%	20.3%	0	0.0%	7.9%	\$0	0.0%	3.0%	1	16.7%	8.4%	\$3	8.6%	2.3%	
	Moderate	3	27.3%	\$14	13.6%	16.8%	1	20.0%	13.9%	\$4	5.9%	8.3%	2	33.3%	12.6%	\$10	28.6%	5.9%	
	Middle	4	36.4%	\$24	23.3%	20.1%	2	40.0%	19.4%	\$12	17.6%	13.0%	2	33.3%	14.1%	\$12	34.3%	10.5%	
	Upper	3	27.3%	\$62	60.2%	42.7%	2	40.0%	55.1%	\$52	76.5%	68.5%	1	16.7%	63.4%	\$10	28.6%	80.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.7%	\$0	0.0%	7.2%	0	0.0%	1.6%	\$0	0.0%	1.1%	
	Total	11	100.0%	\$103	100.0%	100.0%	5	100.0%	100.0%	\$68	100.0%	100.0%	6	100.0%	100.0%	\$35	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	4.1%	\$194	1.5%	20.3%	1	1.9%	3.9%	\$98	1.2%	1.9%	3	6.8%	4.0%	\$96	2.1%	1.8%	
	Moderate	17	17.5%	\$1,592	12.2%	16.8%	5	9.4%	14.7%	\$385	4.6%	9.9%	12	27.3%	13.9%	\$1,207	25.9%	9.3%	
	Middle	28	28.9%	\$2,704	20.7%	20.1%	17	32.1%	22.6%	\$1,871	22.3%	19.0%	11	25.0%	20.4%	\$833	17.8%	17.1%	
	Upper	48	49.5%	\$8,583	65.7%	42.7%	30	56.6%	46.8%	\$6,052	72.0%	57.4%	18	40.9%	46.7%	\$2,531	54.2%	54.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.0%	\$0	0.0%	11.7%	0	0.0%	15.0%	\$0	0.0%	17.3%	
	Total	97	100.0%	\$13,073	100.0%	100.0%	53	100.0%	100.0%	\$8,406	100.0%	100.0%	44	100.0%	100.0%	\$4,667	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	41	28.5%	\$2,127	33.8%	89.1%	19	50.0%	31.6%	\$1,010	43.6%	52.1%	22	20.8%	38.6%	\$1,117	28.0%	38.1%
		Over \$1 Million	14	9.7%	\$1,669	26.5%	5.7%	7	18.4%					7	6.6%				
		Total Rev. available	55	38.2%	\$3,796	60.3%	94.8%	26	68.4%					29	27.4%				
		Rev. Not Known	89	61.8%	\$2,502	39.7%	5.2%	12	31.6%					77	72.6%				
		Total	144	100.0%	\$6,298	100.0%	100.0%	38	100.0%					106	100.0%				
	Loan Size	\$100,000 or Less	128	88.9%	\$3,318	52.7%		31	81.6%	93.4%	\$984	42.5%	32.2%	97	91.5%	86.2%	\$2,334	58.6%	25.6%
\$100,001 - \$250,000		14	9.7%	\$2,320	36.8%		6	15.8%	3.2%	\$981	42.4%	14.1%	8	7.5%	7.1%	\$1,339	33.6%	19.5%	
\$250,001 - \$1 Million		2	1.4%	\$660	10.5%		1	2.6%	3.4%	\$350	15.1%	53.7%	1	0.9%	6.7%	\$310	7.8%	54.9%	
Total		144	100.0%	\$6,298	100.0%		38	100.0%	100.0%	\$2,315	100.0%	100.0%	106	100.0%	100.0%	\$3,983	100.0%	100.0%	
Small Farm		Revenue	\$1 Million or Less	1	33.3%	\$500	49.5%	98.9%	1	100.0%	83.3%	\$500	100.0%	82.8%	0	0.0%	65.5%	\$0	0.0%
	Over \$1 Million		1	33.3%	\$500	49.5%	1.1%	0	0.0%					1	50.0%				
	Not Known		1	33.3%	\$10	1.0%	0.0%	0	0.0%					1	50.0%				
	Total		3	100.0%	\$1,010	100.0%	100.0%	1	100.0%					2	100.0%				
	Loan Size	\$100,000 or Less	1	33.3%	\$10	1.0%		0	0.0%	83.3%	\$0	0.0%	20.2%	1	50.0%	79.3%	\$10	2.0%	30.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	11.1%	\$0	0.0%	29.9%	0	0.0%	17.2%	\$0	0.0%	43.6%
\$250,001 - \$500,000		2	66.7%	\$1,000	99.0%		1	100.0%	5.6%	\$500	100.0%	49.9%	1	50.0%	3.4%	\$500	98.0%	26.3%	
Total		3	100.0%	\$1,010	100.0%		1	100.0%	100.0%	\$500	100.0%	100.0%	2	100.0%	100.0%	\$510	100.0%	100.0%	

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: TX Nacogdoches-Angelina-Anderson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	1	2.9	713	1.5	294	41.2	9,051	19.3	
Moderate-income	4	11.4	2,927	6.2	881	30.1	7,511	16.0	
Middle-income	24	68.6	32,998	70.3	4,294	13.0	9,850	21.0	
Upper-income	6	17.1	10,309	22.0	817	7.9	20,535	43.7	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	35	100.0	46,947	100.0	6,286	13.4	46,947	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	1,273	488	1.1	38.3	603	47.4	182	14.3	
Moderate-income	6,192	2,156	4.7	34.8	3,246	52.4	790	12.8	
Middle-income	52,229	33,173	72.3	63.5	11,707	22.4	7,349	14.1	
Upper-income	16,228	10,083	22.0	62.1	4,913	30.3	1,232	7.6	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	75,922	45,900	100.0	60.5	20,469	27.0	9,553	12.6	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	%	#	%	#	%	
Low-income	139	1.6	118	1.5	12	3.0	9	2.5	
Moderate-income	751	8.8	679	8.8	35	8.6	37	10.1	
Middle-income	5,437	63.8	4,912	63.4	276	68.0	249	68.2	
Upper-income	2,189	25.7	2,036	26.3	83	20.4	70	19.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	8,516	100.0	7,745	100.0	406	100.0	365	100.0	
Percentage of Total Businesses:				90.9		4.8		4.3	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	6	2.2	6	2.3	0	0.0	0	0.0	
Middle-income	210	76.9	203	77.2	7	77.8	0	0.0	
Upper-income	57	20.9	54	20.5	2	22.2	1	100.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	273	100.0	263	100.0	9	100.0	1	100.0	
Percentage of Total Farms:				96.3		3.3		.4	

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX Nacogdoches-Angelina-Anderson

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$(000s)	\$ %	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	1.7%	\$44	0.5%	1.1%	1	4.0%	1.0%	\$44	1.0%	0.8%	0	0.0%	0.5%	\$0	0.0%	0.3%
	Moderate	2	3.4%	\$132	1.5%	4.7%	1	4.0%	3.8%	\$72	1.7%	3.0%	1	3.0%	4.2%	\$60	1.3%	3.1%
	Middle	30	51.7%	\$4,052	45.5%	72.3%	17	68.0%	60.4%	\$2,346	54.6%	54.8%	13	39.4%	65.0%	\$1,706	37.1%	59.6%
	Upper	25	43.1%	\$4,668	52.5%	22.0%	6	24.0%	34.8%	\$1,831	42.7%	41.4%	19	57.6%	30.3%	\$2,837	61.6%	37.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	58	100.0%	\$8,896	100.0%	100.0%	25	100.0%	100.0%	\$4,293	100.0%	100.0%	33	100.0%	100.0%	\$4,603	100.0%	100.0%
REFINANCE	Low	1	1.0%	\$284	2.1%	1.1%	1	1.6%	0.3%	\$284	3.3%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Moderate	4	3.9%	\$312	2.3%	4.7%	3	4.9%	2.6%	\$290	3.4%	1.5%	1	2.4%	2.1%	\$22	0.4%	1.2%
	Middle	62	60.2%	\$6,853	49.6%	72.3%	35	57.4%	62.4%	\$4,035	47.1%	58.5%	27	64.3%	62.6%	\$2,818	53.7%	59.4%
	Upper	36	35.0%	\$6,358	46.0%	22.0%	22	36.1%	34.8%	\$3,954	46.2%	39.7%	14	33.3%	35.2%	\$2,404	45.8%	39.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	103	100.0%	\$13,807	100.0%	100.0%	61	100.0%	100.0%	\$8,563	100.0%	100.0%	42	100.0%	100.0%	\$5,244	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.7%	\$0	0.0%	0.4%	0	0.0%	0.9%	\$0	0.0%	0.4%
	Moderate	1	4.0%	\$3	1.3%	4.7%	0	0.0%	3.5%	\$0	0.0%	6.0%	1	7.7%	3.8%	\$3	2.1%	6.1%
	Middle	19	76.0%	\$166	70.3%	72.3%	9	75.0%	72.4%	\$79	86.8%	63.5%	10	76.9%	73.9%	\$87	60.0%	69.5%
	Upper	5	20.0%	\$67	28.4%	22.0%	3	25.0%	23.3%	\$12	13.2%	30.1%	2	15.4%	21.4%	\$55	37.9%	24.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$236	100.0%	100.0%	12	100.0%	100.0%	\$91	100.0%	100.0%	13	100.0%	100.0%	\$145	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	33.3%	\$0	0.0%	16.8%
	Moderate	0	0.0%	\$0	0.0%	21.1%	0	0.0%	25.0%	\$0	0.0%	41.6%	0	0.0%	33.3%	\$0	0.0%	71.1%
	Middle	0	0.0%	\$0	0.0%	37.3%	0	0.0%	50.0%	\$0	0.0%	31.6%	0	0.0%	33.3%	\$0	0.0%	12.1%
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	25.0%	\$0	0.0%	26.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	1.1%	\$328	1.4%	1.1%	2	2.0%	0.7%	\$328	2.5%	0.6%	0	0.0%	0.5%	\$0	0.0%	0.4%
	Moderate	7	3.8%	\$447	1.9%	4.7%	4	4.1%	3.4%	\$362	2.8%	3.2%	3	3.4%	3.4%	\$85	0.9%	3.0%
	Middle	111	59.7%	\$11,071	48.3%	72.3%	61	62.2%	62.2%	\$6,460	49.9%	56.2%	50	56.8%	64.9%	\$4,611	46.1%	59.4%
	Upper	66	35.5%	\$11,093	48.4%	22.0%	31	31.6%	33.7%	\$5,797	44.8%	40.1%	35	39.8%	31.3%	\$5,296	53.0%	37.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	186	100.0%	\$22,939	100.0%	100.0%	98	100.0%	100.0%	\$12,947	100.0%	100.0%	88	100.0%	100.0%	\$9,992	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	14	4.4%	\$396	1.4%	1.5%	4	4.5%	1.4%	\$269	2.3%	0.7%	10	4.3%	1.7%	\$127	0.7%	2.1%
	Moderate	28	8.8%	\$3,891	13.5%	8.8%	9	10.2%	6.4%	\$2,420	21.1%	8.9%	19	8.2%	6.1%	\$1,471	8.5%	9.5%
	Middle	199	62.4%	\$11,823	41.1%	63.4%	54	61.4%	57.2%	\$4,318	37.7%	48.0%	145	62.8%	59.7%	\$7,505	43.3%	49.2%
	Upper	78	24.5%	\$12,671	44.0%	26.3%	21	23.9%	28.3%	\$4,440	38.8%	38.6%	57	24.7%	26.4%	\$8,231	47.5%	34.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	6.7%	\$0	0.0%	3.8%	0	0.0%	6.1%	\$0	0.0%	5.2%	
Total	319	100.0%	\$28,781	100.0%	100.0%	88	100.0%	100.0%	\$11,447	100.0%	100.0%	231	100.0%	100.0%	\$17,334	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.3%	0	0.0%	2.9%	\$0	0.0%	0.1%	0	0.0%	1.0%	\$0	0.0%	1.1%
	Middle	16	69.6%	\$1,487	62.6%	77.2%	8	72.7%	78.4%	\$872	82.3%	77.0%	8	66.7%	81.4%	\$615	46.7%	58.9%
	Upper	7	30.4%	\$889	37.4%	20.5%	3	27.3%	12.7%	\$188	17.7%	21.9%	4	33.3%	14.7%	\$701	53.3%	36.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.9%	\$0	0.0%	1.0%	0	0.0%	2.9%	\$0	0.0%	4.0%	
Total	23	100.0%	\$2,376	100.0%	100.0%	11	100.0%	100.0%	\$1,060	100.0%	100.0%	12	100.0%	100.0%	\$1,316	100.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TX Nacogdoches-Angelina-Anderson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income		2010			2011										
		Count		Dollar		#	Count		Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %		%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	%			
HOME PURCHASE	Low	1	1.7%	\$62	0.7%	19.3%	0	0.0%	2.5%	\$0	0.0%	1.3%	1	3.0%	2.6%	\$62	1.3%	1.5%	
	Moderate	7	12.1%	\$577	6.5%	16.0%	4	16.0%	13.3%	\$382	8.9%	8.6%	3	9.1%	13.9%	\$195	4.2%	9.2%	
	Middle	13	22.4%	\$1,406	15.8%	21.0%	5	20.0%	23.0%	\$517	12.0%	19.1%	8	24.2%	23.4%	\$889	19.3%	19.8%	
	Upper	37	63.8%	\$6,851	77.0%	43.7%	16	64.0%	54.4%	\$3,394	79.1%	64.5%	21	63.6%	51.2%	\$3,457	75.1%	62.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	6.5%	0	0.0%	8.8%	\$0	0.0%	7.2%	
	Total	58	100.0%	\$8,896	100.0%	100.0%	25	100.0%	100.0%	\$4,293	100.0%	100.0%	33	100.0%	100.0%	\$4,603	100.0%	100.0%	
REFINANCE	Low	8	7.8%	\$390	2.8%	19.3%	4	6.6%	2.1%	\$188	2.2%	1.2%	4	9.5%	2.0%	\$202	3.9%	0.8%	
	Moderate	9	8.7%	\$722	5.2%	16.0%	7	11.5%	6.0%	\$519	6.1%	3.5%	2	4.8%	5.6%	\$203	3.9%	3.5%	
	Middle	23	22.3%	\$2,377	17.2%	21.0%	12	19.7%	16.3%	\$1,230	14.4%	11.9%	11	26.2%	15.4%	\$1,147	21.9%	11.4%	
	Upper	63	61.2%	\$10,318	74.7%	43.7%	38	62.3%	62.7%	\$6,626	77.4%	70.5%	25	59.5%	59.6%	\$3,692	70.4%	68.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.8%	\$0	0.0%	13.0%	0	0.0%	17.4%	\$0	0.0%	15.7%	
	Total	103	100.0%	\$13,807	100.0%	100.0%	61	100.0%	100.0%	\$8,563	100.0%	100.0%	42	100.0%	100.0%	\$5,244	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	28.0%	\$90	38.1%	19.3%	2	16.7%	9.9%	\$10	11.0%	1.3%	5	38.5%	7.5%	\$80	55.2%	2.0%	
	Moderate	6	24.0%	\$25	10.6%	16.0%	3	25.0%	14.1%	\$15	16.5%	6.7%	3	23.1%	12.9%	\$10	6.9%	5.4%	
	Middle	3	12.0%	\$20	8.5%	21.0%	0	0.0%	14.1%	\$0	0.0%	10.7%	3	23.1%	20.1%	\$20	13.8%	17.6%	
	Upper	8	32.0%	\$98	41.5%	43.7%	6	50.0%	59.0%	\$63	69.2%	78.6%	2	15.4%	57.9%	\$35	24.1%	66.7%	
	Unknown	1	4.0%	\$3	1.3%	0.0%	1	8.3%	2.8%	\$3	3.3%	2.6%	0	0.0%	1.6%	\$0	0.0%	8.3%	
	Total	25	100.0%	\$236	100.0%	100.0%	12	100.0%	100.0%	\$91	100.0%	100.0%	13	100.0%	100.0%	\$145	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	16	8.6%	\$542	2.4%	19.3%	6	6.1%	3.1%	\$198	1.5%	1.2%	10	11.4%	2.9%	\$344	3.4%	1.2%	
	Moderate	22	11.8%	\$1,324	5.8%	16.0%	14	14.3%	10.7%	\$916	7.1%	6.3%	8	9.1%	10.5%	\$408	4.1%	6.4%	
	Middle	39	21.0%	\$3,803	16.6%	21.0%	17	17.3%	19.6%	\$1,747	13.5%	15.6%	22	25.0%	19.9%	\$2,056	20.6%	15.7%	
	Upper	108	58.1%	\$17,267	75.3%	43.7%	60	61.2%	57.8%	\$10,083	77.9%	66.3%	48	54.5%	55.2%	\$7,184	71.9%	64.8%	
	Unknown	1	0.5%	\$3	0.0%	0.0%	1	1.0%	8.9%	\$3	0.0%	10.6%	0	0.0%	11.6%	\$0	0.0%	12.0%	
	Total	186	100.0%	\$22,939	100.0%	100.0%	98	100.0%	100.0%	\$12,947	100.0%	100.0%	88	100.0%	100.0%	\$9,992	100.0%	100.0%	
Small Business	Revenue	Total Businesses					52	59.1%	36.2%	\$5,969	52.1%	54.7%	42	18.2%	40.7%	\$3,638	21.0%	45.2%	
		\$1 Million or Less	94	29.5%	\$9,607	33.4%	90.9%	20	22.7%				33	14.3%					
		Over \$1 Million	53	16.6%	\$14,102	49.0%	4.8%	72	81.8%				75	32.5%					
		Total Rev. available	147	46.1%	\$23,709	82.4%	95.7%	16	18.2%				156	67.5%					
		Rev. Not Known	172	53.9%	\$5,072	17.6%	4.3%												
	Total	319	100.0%	\$28,781	100.0%	100.0%	88	100.0%				231	100.0%						
	Loan Size	\$100,000 or Less	264	82.8%	\$7,230	25.1%		67	76.1%	94.0%	\$2,483	21.7%	44.1%	197	85.3%	93.6%	\$4,747	27.4%	37.2%
		\$100,001 - \$250,000	23	7.2%	\$4,196	14.6%		6	6.8%	3.5%	\$1,072	9.4%	17.9%	17	7.4%	3.5%	\$3,124	18.0%	16.8%
		\$250,001 - \$1 Million	32	10.0%	\$17,355	60.3%		15	17.0%	2.5%	\$7,892	68.9%	37.9%	17	7.4%	2.9%	\$9,463	54.6%	46.0%
		Total	319	100.0%	\$28,781	100.0%		88	100.0%	100.0%	\$11,447	100.0%	100.0%	231	100.0%	100.0%	\$17,334	100.0%	100.0%
Total		319	100.0%	\$28,781	100.0%		88	100.0%	100.0%	\$11,447	100.0%	100.0%	231	100.0%	100.0%	\$17,334	100.0%	100.0%	
Small Farm	Revenue	Total Farms					8	72.7%	86.3%	\$541	51.0%	76.6%	10	83.3%	88.2%	\$1,310	99.5%	96.6%	
		\$1 Million or Less	18	78.3%	\$1,851	77.9%	96.3%	2	18.2%				0	0.0%					
		Over \$1 Million	2	8.7%	\$515	21.7%	3.3%	1	9.1%				2	16.7%					
		Not Known	3	13.0%	\$10	0.4%	0.4%												
	Total	23	100.0%	\$2,376	100.0%	100.0%	11	100.0%				12	100.0%						
	Loan Size	\$100,000 or Less	17	73.9%	\$840	35.4%		8	72.7%	84.3%	\$425	40.1%	32.0%	9	75.0%	86.3%	\$415	31.5%	42.8%
		\$100,001 - \$250,000	3	13.0%	\$573	24.1%		2	18.2%	8.8%	\$335	31.6%	27.5%	1	8.3%	6.9%	\$238	18.1%	17.5%
		\$250,001 - \$500,000	3	13.0%	\$963	40.5%		1	9.1%	6.9%	\$300	28.3%	40.4%	2	16.7%	6.9%	\$663	50.4%	39.7%
		Total	23	100.0%	\$2,376	100.0%		11	100.0%	100.0%	\$1,060	100.0%	100.0%	12	100.0%	100.0%	\$1,316	100.0%	100.0%
		Total	23	100.0%	\$2,376	100.0%		11	100.0%	100.0%	\$1,060	100.0%	100.0%	12	100.0%	100.0%	\$1,316	100.0%	100.0%

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases

Appendices

Combined Demographics Report

Assessment Area: TX Tyler

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	5.6	1,200	2.5	353	29.4	9,604	20.3
Moderate-income	10	27.8	10,000	21.2	1,973	19.7	8,706	18.4
Middle-income	15	41.7	24,694	52.3	2,052	8.3	9,783	20.7
Upper-income	9	25.0	11,331	24.0	437	3.9	19,132	40.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	36	100.0	47,225	100.0	4,815	10.2	47,225	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,143	956	2.1	44.6	924	43.1	263	12.3
Moderate-income	16,038	7,869	17.2	49.1	6,679	41.6	1,490	9.3
Middle-income	36,227	25,443	55.6	70.2	7,581	20.9	3,203	8.8
Upper-income	17,293	11,509	25.1	66.6	4,731	27.4	1,053	6.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	71,701	45,777	100.0	63.8	19,915	27.8	6,009	8.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	334	2.9	286	2.8	26	4.8	22	4.4
Moderate-income	2,631	23.1	2,328	22.5	160	29.4	143	28.7
Middle-income	5,151	45.3	4,771	46.2	201	36.9	179	35.9
Upper-income	3,254	28.6	2,942	28.5	158	29.0	154	30.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11,370	100.0	10,327	100.0	545	100.0	498	100.0
Percentage of Total Businesses:				90.8		4.8		4.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	12	3.8	12	3.9	0	0.0	0	0.0
Middle-income	259	81.7	251	81.2	7	100.0	1	100.0
Upper-income	46	14.5	46	14.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	317	100.0	309	100.0	7	100.0	1	100.0
Percentage of Total Farms:				97.5		2.2		.3

Based on 2010 D&B information according to 2000 Census Boundaries.

Appendices

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX Tyler

HOME PURCHASE PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2010			2011								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	1.0%	\$125	0.8%	2.1%	0	0.0%	0.5%	\$0	0.0%	0.2%	1	1.8%	0.4%	\$125	1.5%	0.2%
	Moderate	12	12.0%	\$1,102	7.4%	17.2%	5	11.6%	10.3%	\$487	7.7%	5.9%	7	12.3%	9.0%	\$615	7.2%	5.6%
	Middle	50	50.0%	\$7,745	52.2%	55.6%	22	51.2%	56.2%	\$3,050	48.1%	54.2%	28	49.1%	59.1%	\$4,695	55.3%	57.3%
	Upper	37	37.0%	\$5,862	39.5%	25.1%	16	37.2%	33.1%	\$2,810	44.3%	39.6%	21	36.8%	31.6%	\$3,052	36.0%	36.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	100	100.0%	\$14,834	100.0%	100.0%	43	100.0%	100.0%	\$6,347	100.0%	100.0%	57	100.0%	100.0%	\$8,487	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.5%	\$0	0.0%	0.2%	0	0.0%	0.6%	\$0	0.0%	0.2%
	Moderate	4	3.3%	\$593	3.1%	17.2%	3	3.8%	5.8%	\$466	3.8%	3.4%	1	2.5%	6.3%	\$127	1.8%	4.5%
	Middle	58	48.3%	\$7,841	41.0%	55.6%	41	51.3%	55.9%	\$5,355	44.2%	53.9%	17	42.5%	54.6%	\$2,486	35.4%	52.2%
	Upper	58	48.3%	\$10,694	55.9%	25.1%	36	45.0%	37.9%	\$6,288	51.9%	42.6%	22	55.0%	38.6%	\$4,406	62.8%	43.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	120	100.0%	\$19,128	100.0%	100.0%	80	100.0%	100.0%	\$12,109	100.0%	100.0%	40	100.0%	100.0%	\$7,019	100.0%	100.0%
HOME IMPROVEMENT	Low	1	4.5%	\$8	5.1%	2.1%	1	10.0%	1.0%	\$8	13.3%	0.3%	0	0.0%	1.7%	\$0	0.0%	1.6%
	Moderate	8	36.4%	\$36	23.1%	17.2%	4	40.0%	17.9%	\$21	35.0%	11.7%	4	33.3%	10.7%	\$15	15.6%	8.0%
	Middle	8	36.4%	\$80	51.3%	55.6%	1	10.0%	51.0%	\$6	10.0%	43.0%	7	58.3%	58.4%	\$74	77.1%	61.0%
	Upper	5	22.7%	\$32	20.5%	25.1%	4	40.0%	30.2%	\$25	41.7%	44.9%	1	8.3%	29.2%	\$7	7.3%	29.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	22	100.0%	\$156	100.0%	100.0%	10	100.0%	100.0%	\$60	100.0%	100.0%	12	100.0%	100.0%	\$96	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	28.8%	0	0.0%	50.0%	\$0	0.0%	38.8%	0	0.0%	35.7%	\$0	0.0%	12.0%
	Middle	0	0.0%	\$0	0.0%	34.7%	0	0.0%	30.0%	\$0	0.0%	46.5%	0	0.0%	50.0%	\$0	0.0%	78.7%
	Upper	0	0.0%	\$0	0.0%	35.9%	0	0.0%	20.0%	\$0	0.0%	14.7%	0	0.0%	14.3%	\$0	0.0%	9.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	0.8%	\$133	0.4%	2.1%	1	0.8%	0.5%	\$8	0.0%	0.2%	1	0.9%	0.5%	\$125	0.8%	0.2%
	Moderate	24	9.9%	\$1,731	5.1%	17.2%	12	9.0%	8.7%	\$974	5.3%	5.6%	12	11.0%	8.0%	\$757	4.9%	5.9%
	Middle	116	47.9%	\$15,666	45.9%	55.6%	64	48.1%	55.7%	\$8,411	45.4%	53.6%	52	47.7%	57.1%	\$7,255	46.5%	57.6%
	Upper	100	41.3%	\$16,588	48.6%	25.1%	56	42.1%	35.0%	\$9,123	49.3%	40.6%	44	40.4%	34.5%	\$7,465	47.8%	36.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	242	100.0%	\$34,118	100.0%	100.0%	133	100.0%	100.0%	\$18,516	100.0%	100.0%	109	100.0%	100.0%	\$15,602	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	13	5.4%	\$1,732	9.5%	2.8%	5	6.4%	4.2%	\$1,015	11.2%	6.2%	8	4.9%	3.5%	\$717	7.8%	3.1%
	Moderate	71	29.5%	\$6,306	34.7%	22.5%	17	21.8%	20.0%	\$2,564	28.4%	27.5%	54	33.1%	19.0%	\$3,742	40.8%	25.2%
	Middle	68	28.2%	\$5,519	30.3%	46.2%	16	20.5%	38.6%	\$2,053	22.7%	27.4%	52	31.9%	38.3%	\$3,466	37.8%	31.7%
	Upper	89	36.9%	\$4,631	25.5%	28.5%	40	51.3%	34.7%	\$3,393	37.6%	37.8%	49	30.1%	36.7%	\$1,238	13.5%	39.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.5%	\$0	0.0%	1.1%	0	0.0%	2.5%	\$0	0.0%	0.7%
Total	241	100.0%	\$18,188	100.0%	100.0%	78	100.0%	100.0%	\$9,025	100.0%	100.0%	163	100.0%	100.0%	\$9,163	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.9%	0	0.0%	2.1%	\$0	0.0%	1.2%	0	0.0%	4.1%	\$0	0.0%	6.1%
	Middle	0	0.0%	\$0	0.0%	81.2%	0	0.0%	66.7%	\$0	0.0%	29.1%	0	0.0%	61.2%	\$0	0.0%	49.0%
	Upper	0	0.0%	\$0	0.0%	14.9%	0	0.0%	27.1%	\$0	0.0%	68.7%	0	0.0%	30.6%	\$0	0.0%	44.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.1%	\$0	0.0%	1.0%	0	0.0%	4.1%	\$0	0.0%	0.9%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Appendices

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TX Tyler

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2010, 2011					Bank & Aggregate Lending Comparison												
		Bank		Families by Family Income	2010		2011												
		Count	Dollar		Count	Dollar	Count	Dollar	Agg	Agg									
		#	%	\$(000s)	%	%	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
HOME PURCHASE	Low	3	3.0%	\$189	1.3%	20.3%	2	4.7%	5.5%	\$149	2.3%	2.7%	1	1.8%	5.0%	\$40	0.5%	2.4%	
	Moderate	16	16.0%	\$1,848	12.5%	18.4%	5	11.6%	16.2%	\$500	7.9%	10.9%	11	19.3%	17.7%	\$1,348	15.9%	12.4%	
	Middle	29	29.0%	\$3,783	25.5%	20.7%	10	23.3%	25.5%	\$1,199	18.9%	23.1%	19	33.3%	22.6%	\$2,584	30.4%	20.0%	
	Upper	52	52.0%	\$9,014	60.8%	40.5%	26	60.5%	43.1%	\$4,499	70.9%	55.3%	26	45.6%	43.8%	\$4,515	53.2%	55.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.8%	\$0	0.0%	8.0%	0	0.0%	10.9%	\$0	0.0%	9.3%	
	Total	100	100.0%	\$14,834	100.0%	100.0%	43	100.0%	100.0%	\$6,347	100.0%	100.0%	57	100.0%	100.0%	\$8,487	100.0%	100.0%	
REFINANCE	Low	8	6.7%	\$642	3.4%	20.3%	4	5.0%	2.2%	\$294	2.4%	1.0%	4	10.0%	3.1%	\$348	5.0%	1.6%	
	Moderate	5	4.2%	\$521	2.7%	18.4%	5	6.3%	7.7%	\$521	4.3%	4.3%	0	0.0%	10.4%	\$0	0.0%	6.6%	
	Middle	25	20.8%	\$3,629	19.0%	20.7%	18	22.5%	16.9%	\$2,459	20.3%	11.8%	7	17.5%	16.7%	\$1,170	16.7%	12.3%	
	Upper	81	67.5%	\$14,203	74.3%	40.5%	53	66.3%	58.5%	\$8,835	73.0%	68.1%	28	70.0%	52.4%	\$5,368	76.5%	62.7%	
	Unknown	1	0.8%	\$133	0.7%	0.0%	0	0.0%	14.7%	\$0	0.0%	14.8%	1	2.5%	17.3%	\$133	1.9%	16.8%	
	Total	120	100.0%	\$19,128	100.0%	100.0%	80	100.0%	100.0%	\$12,109	100.0%	100.0%	40	100.0%	100.0%	\$7,019	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	31.8%	\$31	19.9%	20.3%	3	30.0%	6.2%	\$16	26.7%	1.7%	4	33.3%	4.8%	\$15	15.6%	1.2%	
	Moderate	6	27.3%	\$33	21.2%	18.4%	2	20.0%	14.0%	\$16	26.7%	6.2%	4	33.3%	8.9%	\$17	17.7%	4.5%	
	Middle	1	4.5%	\$6	3.8%	20.7%	1	10.0%	17.9%	\$6	10.0%	13.4%	0	0.0%	13.7%	\$0	0.0%	8.1%	
	Upper	8	36.4%	\$86	55.1%	40.5%	4	40.0%	57.5%	\$22	36.7%	73.9%	4	33.3%	64.9%	\$64	66.7%	76.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.5%	\$0	0.0%	4.8%	0	0.0%	7.6%	\$0	0.0%	10.1%	
	Total	22	100.0%	\$156	100.0%	100.0%	10	100.0%	100.0%	\$60	100.0%	100.0%	12	100.0%	100.0%	\$96	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	18	7.4%	\$862	2.5%	20.3%	9	6.8%	4.0%	\$459	2.5%	1.8%	9	8.3%	4.2%	\$403	2.6%	1.8%	
	Moderate	27	11.2%	\$2,402	7.0%	18.4%	12	9.0%	12.3%	\$1,037	5.6%	7.5%	15	13.8%	14.1%	\$1,365	8.7%	8.5%	
	Middle	55	22.7%	\$7,418	21.7%	20.7%	29	21.8%	21.3%	\$3,664	19.8%	17.0%	26	23.9%	19.6%	\$3,754	24.1%	14.5%	
	Upper	141	58.3%	\$23,303	68.3%	40.5%	83	62.4%	50.6%	\$13,356	72.1%	60.6%	58	53.2%	48.4%	\$9,947	63.8%	53.1%	
	Unknown	1	0.4%	\$133	0.4%	0.0%	0	0.0%	11.9%	\$0	0.0%	13.1%	1	0.9%	13.7%	\$133	0.9%	22.1%	
	Total	242	100.0%	\$34,118	100.0%	100.0%	133	100.0%	100.0%	\$18,516	100.0%	100.0%	109	100.0%	100.0%	\$15,602	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	77	32.0%	\$5,593	30.8%	90.8%	34	43.6%	43.3%	\$2,735	30.3%	52.0%	43	26.4%	44.1%	\$2,858	31.2%	45.4%
		Over \$1 Million	36	14.9%	\$9,095	50.0%	4.8%	19	24.4%					17	10.4%				
		Total Rev. available	113	46.9%	\$14,688	80.8%	95.6%	53	68.0%					60	36.8%				
	Rev. Not Known	128	53.1%	\$3,500	19.2%	4.4%	25	32.1%					103	63.2%					
	Total	241	100.0%	\$18,188	100.0%	100.0%	78	100.0%					163	100.0%					
Loan Size	\$100,000 or Less	202	83.8%	\$6,103	33.6%		59	75.6%	90.0%	\$2,674	29.6%	30.4%	143	87.7%	89.7%	\$3,429	37.4%	29.0%	
	\$100,001 - \$250,000	19	7.9%	\$3,391	18.6%		8	10.3%	4.7%	\$1,545	17.1%	17.3%	11	6.7%	4.7%	\$1,846	20.1%	15.7%	
	\$250,001 - \$1 Million	20	8.3%	\$8,694	47.8%		11	14.1%	5.3%	\$4,806	53.3%	52.3%	9	5.5%	5.6%	\$3,888	42.4%	55.3%	
	Total	241	100.0%	\$18,188	100.0%		78	100.0%	100.0%	\$9,025	100.0%	100.0%	163	100.0%	100.0%	\$9,163	100.0%	100.0%	
	Total	241	100.0%	\$18,188	100.0%		78	100.0%	100.0%	\$9,025	100.0%	100.0%	163	100.0%	100.0%	\$9,163	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.5%	0	0.0%	79.2%	\$0	0.0%	64.1%	0	0.0%	81.6%	\$0	0.0%	72.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.2%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	89.6%	\$0	0.0%	46.9%	0	0.0%	83.7%	\$0	0.0%	50.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.2%	\$0	0.0%	13.8%	0	0.0%	14.3%	\$0	0.0%	34.7%
Total		0	0.0%	\$0	0.0%		0	0.0%	6.3%	\$0	0.0%	39.4%	0	0.0%	2.0%	\$0	0.0%	14.8%	
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

* Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue category.

Originations & Purchases